November 6, 2026

Pension Benefit Guaranty Corporation
445 12th Street SW
Washington, DC 20024-2101

VIA E-MAIL

Re: **Special Financial Assistance Application for America's Family Defined Benefit Retirement Plan**

Dear Sir or Madam:

America's Family Defined Benefit Retirement Plan ("Plan") submits to the Pension Benefit Guaranty Corporation ("PBGC") this Fourth Revised Application and accompanying exhibits for Special Financial Assistance ("SFA") pursuant to section 4262 of the Employee Retirement Income Security Act ("ERISA") and the PBGC's Special Financial Assistance regulation at 29 C.F.R. Part 4262. This application is submitted in accordance with PBGC's instructions at our November 2 conference. We respectfully request expedited treatment of this Fourth Revised Application. Such review is particularly appropriate in these circumstances, as explained below.

This Fourth Revised Application differs only in very minor respects from the Third Revised Application that was submitted on July 23, 2026 and withdrawn at PBGC's instruction on November 2, 2026.

In particular, the only change from the Third Revised Application to the Fourth Revised Application is the inclusion of PBGC Premiums for the years 2022 through 2026 in the administrative expenses, as summarized below:

Premium Year	Premium Included in SFA Application
2022	$100,928
2023	$108,080
2024	$110,926
2025	$113,295
2026	$100,080

In compliance with the instructions from the PBGC during our conference on November 2, 2026, and consistent with the PBGC's General Instructions for Multiemployer Plans Applying for Special Financial Assistance, included with this Fourth Revised Application are the following:

1) Section A – Plan Identifying Information
2) Section C – Templates 4A, 6A, 7, and 10
3) Section D – Plan Statements
4) Section E.01 – PBGC Checklist
5) Section E.05 – SFA Amount Certification

6) Section E.10 – Penalty of Perjury Statement

Please note that the values shown in the Tables throughout this document are truncated values, and as such, the sum of the individual values that appear in the Tables does not always equal the totals shown in the Tables.

If you have any questions or need additional information concerning this Fourth Revised Application, please contact the Plan's Authorized Representatives shown in Section D, Item 2.

On behalf of the Plan and the Plan's participants and beneficiaries, we appreciate your continued consideration of this application. As the difference between this Fourth Revised Application and the Third Revised Application is very small we look forward to your response on an expedited basis and respectfully request approval of this application as submitted.

Sincerely and Respectfully,



Benjamin Eisner
Independent Trustee and Fiduciary, Duly Authorized Representative of
America's Family Defined Benefit Retirement Plan

Date: November 6, 2026

America's Family Defined Benefit Retirement Plan

Application for Special Financial Assistance (Fourth Revised Application)

Section A – Plan Identifying Information

1) Plan Name:	America's Family Defined Benefit Retirement Plan
2) Employer Identification Number:	16-6103576
3) Plan Number:	001
4) Notice Filer Name:	Joseph F. Hicks, Jr., FCA, MAAA, EA
5) Role of Filer:	Plan Actuary
6) Total Amount Requested:	$187,147,531

America's Family Defined Benefit Retirement Plan

Application for Special Financial Assistance (Fourth Revised Application)

Section D – Plan Statements

1. SFA Request Cover Letter

The cover letter, signed by the Plan's Independent Trustee ("Trustee"), is included with this Special Financial Assistance Application.

2. Plan Sponsor & Authorized Representatives

The following identifies the Plan Sponsor and authorized representatives, as well as their contact information.

Plan Sponsor

Trustee of America's Family Defined Benefit Retirement Plan
America's Family Defined Benefit Retirement Plan,
c/o Cohen Weiss and Simon, LLP
909 Third Avenue, 12th Floor
New York, NY 10022-4731
Benjamin M. Eisner
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Legal Counsel

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Filing Actuary

Joseph F. Hicks, Jr., FCA, MAAA, EA
Enrolled Actuary No.: 26-06117
Keystone 74 Benefits and Administration, LLC (the "Actuary")
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Plymouth Meeting, PA 19462
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Robert Marcella, EA, FCA
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Phone: 215-966-3769

Anthony Bertolotti, EA, MAAA, FCA
Keystone 74 Benefits and Administration, LLC
Email: anthony.bertolotti@kba74.com
Phone: 267-606-1379

3. Eligibility Criteria

The Plan meets the eligibility requirements under § 4262.3(a)(1) of the PBGC's SFA regulation, as it had been certified by the prior Plan Actuary to be in critical and declining status for the Plan Year beginning in 2020.

4. Priority Group

The Plan is a non-priority group plan and is therefore eligible to apply after March 11, 2023.

5. Description of Assumed Future Contributions & Withdrawal Liability Payments

Assumed Future Contributions

The Plan's projected contributions used in the SFA application are calculated using three variables:

1) The projected number of active participants at the beginning of each Plan Year
2) The average weeks worked each year by active participants
3) The average weekly contribution rate at which employers are obligated to contribute to the Plan

The development of variables (1), (2), and (3) is below.

To develop variable (1), the Plan's history of CBUs from 2010 through 2019 (the pre-COVID period) was reviewed. Then, the CBUs of those employers who had withdrawn during that period were removed. No employers have withdrawn since 2020. The data for the CBUs of the withdrawn employers is shown in Table 1:

Table 1

Plan Year	Emp A	Emp B	Emp C	Emp D	Emp E	Emp F	Emp G	Emp H	Emp I	Emp J	Emp K
2010	109	957	335	106	581	11,196	4,514	2,025	109	1,301	558
2011	0	0	263	39	669	10,528	1,777	2,072	112	1,553	577
2012	0	0	0	0	545	10,135	2,496	2,036	104	1,392	740
2013	0	0	0	0	296	10,079	2,638	1,942	91	1,366	666
2014	0	0	0	0	0	7,996	1,807	1,577	109	1,443	698
2015	0	0	0	0	0	0	1,928	1,446	126	1,375	755
2016	0	0	0	0	0	0	0	25	162	1,597	660
2017	0	0	0	0	0	0	0	0	162	1,477	737
2018	0	0	0	0	0	0	0	0	40	51	552
2019	0	0	0	0	0	0	0	0	0	0	669

The CBU data for the period 2010 through 2019, after removing the withdrawn employers, is shown in Table 2:

Table 2

Plan Year	Total CBUs	CBUs of Withdrawn Employers	CBUs of Remaining Employers
2010	33,716	21,791	11,925
2011	30,146	17,590	12,556
2012	29,576	17,448	12,128
2013	28,671	17,078	11,593
2014	25,327	13,667	11,660
2015	17,248	5,630	11,618
2016	14,128	2,444	11,684
2017	13,631	2,376	11,255
2018	11,589	643	10,946
2019	11,778	669	11,109

2014 CBUs of Withdrawn Employers includes an adjustment amount of 37 not attributable to any individual employer

Based on this experience, the ratios for each year to the year immediately preceding it are shown in Table 3:

Table 3

Plan Year	CBUs	Ratio to Prior
2010	11,925	N/A
2011	12,556	1.05291
2012	12,128	0.96591
2013	11,593	0.95589
2014	11,660	1.00578
2015	11,618	0.99640
2016	11,684	1.00568
2017	11,255	0.96328
2018	10,946	0.97255
2019	11,109	1.01489
2020	COVID Period Exclusion	
2021	COVID Period Exclusion	

This produced an annual geometric decline rate of approximately 0.78%.

Table 4 reflects CBU experience through December 31, 2025:

Table 4

Plan Year	CBUs	Ratio to Prior
2010	11,925	N/A
2011	12,556	1.05291
2012	12,128	0.96591
2013	11,593	0.95589
2014	11,660	1.00578
2015	11,618	0.99640
2016	11,684	1.00568
2017	11,255	0.96328
2018	10,946	0.97255
2019	11,109	1.01489
2020	9,889	0.89018
2021	9,365	0.94701
2022	9,833	1.04997
2023	9,860	1.00275
2024	9,005	0.91329
2025	8,244	0.91549

Based on Table 4, the Plan's CBU assumption reflects actual experience from January 1, 2022, through December 31, 2025, while projecting CBUs for 2026 and beyond based on the pre-COVID geometric decline rate. For modeling simplicity and to better reflect anticipated future experience, the 0.78% geometric decline rate was rounded to 1.00%. This decline is assumed to continue through 2051.

To harmonize the projection of contributions with the projection of benefit payments (the software used for projecting benefit payments modifies future headcounts to reflect projected changes in CBUs), it is assumed that each active participant worked 42.38 weeks per Plan Year. This was developed by dividing the actual CBUs in 2021 by the beginning-of-year active participant count from the 1/1/2021 census data. The annual changes in CBUs from 2022 through 2025 shown in Table 4, when coupled with the 42.38 weeks-worked assumption resulted in calculated CBUs for 2022 through 2025 that aligned very closely to actual CBUs for each Plan Year, as shown in Table 5:

Table 5

Plan Year	Rate of CBU Change from Table 4	Calculated Beginning of Year Active Count	Average Weeks Assumption	Calculated CBUs	Actual CBUs
2021	N/A	221.00	42.38	9,366	9,365
2022	1.04997	232.04	42.38	9,834	9,833
2023	1.00275	232.68	42.38	9,861	9,860
2024	0.91329	212.50	42.38	9,006	9,005
2025	0.91549	194.54	42.38	8,245	8,244

The valuation software rounds active participants counts at the beginning of each Plan Year, which means projected CBUs will differ slightly from actual CBUs. Again, this discrepancy is in the interest of maintaining harmony between the projection of contributions and benefit payments.

Using the 42.38 weeks-worked assumption from above, along with projected participant counts, the contributions for the SFA application can be calculated based on an assumed average weekly contribution rate. However, because there was an employer whose contribution rate for non-benefit-bearing contributions was reduced following the 2021 Plan Year, the contributions and CBUs from 2021 were used to develop the average weekly contribution rate that has been used for projections in the SFA application.

Table 6 shows the development of the projected contributions through 2051 (the product of columns 2, 3, and 5), along with actual contributions for 2022 through 2025, for your reference. Active participant counts are assumed to decline 1.0% each Plan Year beginning in 2026.

Table 6

Plan Year	Rounded BOY Count	Average Weeks	Calculated CBUs	Average Weekly Contribution Rate	Calculated Contributions	Actual Contributions
2022	232	42.38	9,832	$54.05	$531,428	$476,645
2023	233	42.38	9,875	$54.05	$533,719	$473,526
2024	213	42.38	9,027	$54.05	$487,906	$440,428
2025	195	42.38	8,264	$54.05	$446,675	$402,566
2026	193	42.38	8,179	$54.05	$442,093	N/A
2027	191	42.38	8,095	$54.05	$437,512	N/A
2028	189	42.38	8,010	$54.05	$432,931	N/A
2029	187	42.38	7,925	$54.05	$428,349	N/A
2030	185	42.38	7,840	$54.05	$423,768	N/A
2031	183	42.38	7,756	$54.05	$419,187	N/A
2032	181	42.38	7,671	$54.05	$414,606	N/A
2033	180	42.38	7,628	$54.05	$412,315	N/A
2034	178	42.38	7,544	$54.05	$407,734	N/A
2035	176	42.38	7,459	$54.05	$403,152	N/A
2036	174	42.38	7,374	$54.05	$398,571	N/A
2037	172	42.38	7,289	$54.05	$393,990	N/A
2038	171	42.38	7,247	$54.05	$391,699	N/A
2039	169	42.38	7,162	$54.05	$387,118	N/A
2040	167	42.38	7,077	$54.05	$382,537	N/A
2041	166	42.38	7,035	$54.05	$380,246	N/A
2042	164	42.38	6,950	$54.05	$375,665	N/A
2043	162	42.38	6,866	$54.05	$371,084	N/A
2044	161	42.38	6,823	$54.05	$368,793	N/A
2045	159	42.38	6,738	$54.05	$364,212	N/A
2046	158	42.38	6,696	$54.05	$361,921	N/A
2047	156	42.38	6,611	$54.05	$357,340	N/A
2048	154	42.38	6,527	$54.05	$352,758	N/A
2049	153	42.38	6,484	$54.05	$350,468	N/A
2050	151	42.38	6,399	$54.05	$345,886	N/A
2051	150	42.38	6,357	$54.05	$343,596	N/A

Assumed Withdrawal Liability Payments and Future Withdrawals

Projected withdrawal liability payments for the one currently withdrawn employer are assumed to be paid timely according to the payment schedule. At this time, the Plan is receiving $21,099 quarterly from this employer, which is expected to be received through the first quarter of 2031, with a final payment of $12,874 due in the second quarter of 2031.

Additionally, the current in-house administrative staff is being replaced with a third-party administrator effective December 1, 2026. The current administrative staff is comprised of 3 employees who are shared employees of two contributing employers to the Plan. The two employers are (A) the Plan, and (B) a group under common control under Title IV of ERISA consisting of a health & welfare plan and a 401(k) plan. Both employers are projected to withdraw from the Plan on December 31, 2026.

The contributions to the Plan for employer (A) come from the Plan itself, so no future withdrawal liability payments are projected in association with this projected withdrawal. Future withdrawal liability payments of $5,759.60 for employer (B) are projected to be paid for 80 quarters, as this employer was calculated to have a withdrawal liability larger than the present value of 20 years of their statutorily calculated annual payment.

6. Explanation of Assumption and Methodology Changes

The following assumptions and methods used to calculate the SFA amount differ significantly from those used in the most recent actuarial certification completed before January 1, 2021: (A) the Mortality assumption and the New Entrant Profile; (B) the Cash Flow Timing assumption; (C) the Withdrawal Liability Payments assumption; (D) the Reimbursement to Participants for the Underpayment of Incorrectly Calculated Benefits; (E) the Reimbursement to Participants for Benefits Reduced to the PBGC Guaranteed Benefit Level; (F) the Proper Valuation of Pop-Up Joint & Survivor Annuities methodology; (G) the Appropriate Valuation of Late Retirements methodology; (H) the Retirement Rates assumption; (I) the Turnover assumption; (J) the Optional Forms assumption; (K) the Contribution Base Units assumption; and (L) the Administrative Expenses assumption.

Change (A) is included in Template 5A. Changes (B) through (K) are detailed in Template 6A. Change (L) is detailed in Template 4A.

In addition to the explanations of the assumption changes provided in Templates 4A, 5A, and 6A, as a general matter, prior to the development of the Application for SFA some of these assumptions were only considered through the Plan's projected insolvency date. However, this Fourth Revised Application appropriately extends the assumptions through 2051.

A: Mortality Assumption and New Entrant Profile

Prior Assumptions

- UP-84 Mortality Rates, set forward 1 year for males and set back 4 years for females
- No mortality improvement projected
- No new entrant profile was utilized in the zone certification of the Plan's funded status

Revised Assumptions Used in the SFA Application

- Pri-2012 amount-weighted Blue-Collar Employee table for all non-annuitants
- Pri-2012 amount-weighted Disabled Retiree table for all disabled annuitants
- Pri-2012 amount-weighted Blue Collar Nondisabled Annuitant table for all other in-pay participants
- Mortality improvement projected using SOA Scale MP-2021
- A new entrant profile was developed using Plan experience for calendar years 2016 through 2020
    - New entrants were categorized by age and gender
    - No future rehires are assumed

Rationale for Changes

The Actuary believes the mortality assumption used in the January 1, 2020 certification prepared by the prior actuary is no longer reasonable based on the PBGC's assumption guidance for SFA applications. The assumption change is in the acceptable category and is reflected in the baseline SFA calculation.

New entrants were analyzed by age and gender, and the resulting profile reflects both the distribution and average age of anticipated future entrants. Since no new entrant profile was utilized in the certification prepared prior to January 1, 2021, the assumption was incorporated into the Baseline and extended through the end of the SFA projection period. Based on available data, the Plan did not experience any rehires during the period analyzed. Accordingly, the New Entrant Profile does not reflect any assumption for future rehires. The revised assumption is expected to provide an accurate representation of anticipated future entrant demographics and is consistent with the PBGC guidance permitting the adoption and extension of assumptions necessary for the SFA projection period.

Table 7 shows the details of the New Entrant Profile:

Table 7

Assumed Age	Weighted Percent	Percent Male	Percent Female
20.9	25.4%	87.5%	12.5%
28.4	33.3%	97.6%	2.4%
38.6	19.0%	91.7%	8.3%
49.5	13.5%	82.4%	17.6%
57.6	7.9%	100.0%	0.0%
70.0	0.8%	100.0%	0.0%
33.9	**100.0%**	**92.1%**	**7.9%**

Details supporting the development of the New Entrant Profile were previously provided to the PBGC.

B: Cash Flow Timing Assumption

Prior Assumptions

- Cash flows (benefit payments, receipt of contributions and withdrawal liability payments, payment of expenses and PBGC premiums) were assumed to occur mid-year

Revised Assumptions Used in the SFA Application

- Benefit payments made at the beginning of each month
- Employer contributions received by the 10th of the month after work is performed
- PBGC premiums paid two and a half months before the end of the Plan Year
- Administrative expenses paid mid-year
- Withdrawal liability payments received mid-year

Rationale for Changes

The Actuary believes the prior cash flow assumptions are not reasonable for the purpose of the SFA application, because they do not comport with Plan experience. The assumptions used herein, by contrast, align with actual experience related to cash flows, and are thus reasonable and appropriate for the purpose of the measurement in the SFA application.

C: Withdrawal Liability Payments Assumption

Prior Assumptions

- No withdrawal liability payments were assumed to be received

Revised Assumptions Used in the SFA Application

- Withdrawal liability payments owed by the one withdrawn employer currently making payments to the Plan are assumed to be made timely and in full
- Two employers are projected to withdraw from the Plan on December 31, 2026; one of these employers (a group under common control consisting of a health & welfare plan and 401(k) plan) is projected to make 20 years of withdrawal liability payments; please see Section D.5 of this document for more information

Rationale for Changes

The Actuary believes that the prior assumption is not reasonable for the purpose of the SFA application because there is one withdrawn employer making withdrawal liability payments. The assumption used in this SFA application reflects the fact that the one employer currently making withdrawal liability payments is expected to continue doing so. Additionally, withdrawal liability payments have been included for the health & welfare plan and 401(k) plan (common control) projected to withdraw due to the transition to a third-party administrator. Based on the information in Section 5 above, it is assumed that the withdrawing employer will make its withdrawal payments timely and in full.

D: Reimbursement to Participants for the Underpayments of Incorrectly Calculated Benefits

Prior Assumptions

- There was no assumption relating to the underpayment of incorrectly calculated benefits

Revised Assumptions Used in the SFA Application

- Improperly calculated benefits are reflected in the amount due in accordance with the Plan's VCP application
- Participants who had been underpaid as a result of the incorrect calculation of their benefit are assumed to be reimbursed for the underpayment on December 31, 2021 (SFA measurement date)

Rationale for Changes

The Plan submitted a VCP application to the IRS on May 5, 2026 for the correction of certain benefits that had been improperly calculated. As PBGC is aware, IRS issued a VCP Compliance Statement October 19, 2026, a copy of which has been supplied to you. These benefits had been incorrectly calculated due to two factors: (1) the improper application of the Plan's Joint and Survivor Annuity conversion factors (see Attachment to VCP Form 14568, Section II, paragraph (A) and Exhibits A, B, and C), and (2) the improper application of the Plan's Early Retirement reduction factors (see Attachment to VCP Form 14568, Section II, paragraph (C) and Exhibits C, H, and I).

With respect to item (1), the improper application of the Plan's Joint & Survivor Annuity conversion factors resulted only in participants being paid a benefit that was too high, and it is expected that participants who were overpaid due to these calculation errors will have their benefits corrected prospectively and the Plan's Trustee will pursue repayments to the Plan under applicable law (see Attachment to VCP Form 14568, Section III (A)).

With respect to item (2), the improper application of the Plan's Early Retirement reduction factors only resulted in participants being paid a benefit that was too low and it is expected that these participants will be paid their missed monthly payments in a lump sum, with interest, to make them whole (see Attachment to VCP Form 14568, Section III and Exhibits K and N). The total of these payments is included in the SFA application.

Some participants are included in both groups (1) and (2), and an example of such a participant is included in Table 8 below, along with the amount owed to the participant.

Correct prospective benefits for all participants are reflected in this SFA application.

Table 8

Information	
Date of Retirement:	10/1/2016
Participant's Age at Retirement:	63 years, 7 months
Spouse's Age at Retirement:	65 years, 0 months
Benefit Form Elected at Retirement:	100% Joint & Survivor

Original Calculation		
(1)	(a) Pre-1989 Contributions:	$6,631.00
	(b) (1)(a) divided by 65:	102.0154
	(c) Applicable Dollar Amount for age 63 years, 7 months:	214.62
	(d) Pre-1989 Lump Sum [(1)(b) x (1)(c)]:	$21,894.54
(2)	(a) Contributions from 1989 through 2008:	$20,236.00
	(b) (2)(a) divided by 65:	311.3231
	(c) Applicable Dollar Amount for age 63 years, 7 months:	214.62
	(d) 1989 through 2008 Lump Sum [(2)(b) x (2)(c)]:	$66,816.16
(3)	Total Lump Sum payable at age 63 years, 7 months [(1)(d) + (2)(d)]:	$88,710.70
(4)	100% Joint and Survivor Factor for (63, 65) age combination:	131.60

(5) Early Monthly Benefit payable as a 100% J&S (3) / (4):	$674.09

Corrected Calculation	
(1) (a) Pre-1989 Contributions:	$6,631.00
(b) (1)(a) divided by 65:	102.0154
(c) Applicable Dollar Amount for age 65:	230.00
(d) Pre-1989 Lump Sum [(1)(b) x (1)(c)]:	$23,463.54
(2) (a) Contributions from 1989 through 2008:	$20,236.00
(b) (2)(a) divided by 65:	311.3231
(c) Applicable Dollar Amount for age 65:	230.00
(d) 1989 through 2008 Lump Sum [(2)(b) x (2)(c)]:	$71,604.31
(3) Total Lump Sum payable at age 65 [(1)(d) + (2)(d)]:	$95,067.85
(4) Life Annuity Factor for age 65:	100.39
(5) Monthly Benefit payable as a life annuity at age 65 (3) / (4):	$946.99
(6) Early Reduction Factor for age 63 years, 7 months:	0.9150
(7) Early Monthly Benefit payable as a life annuity (5) x (6):	$866.50
(8) 100% Joint and Survivor Factor for (63, 65) age combination:	0.80665
(9) Early Monthly Benefit payable as a 100% J&S (7) x (8):	$698.96

Lump Sum Calculation	
Benefit Received from 10/1/2016 to 12/31/2021:	$674.09
Corrected Benefit:	$698.96
Monthly Underpayment:	$24.87
Number of Months Underpaid:	63
Lump Sum for Underpayments (without interest) from 10/1/2016 to 1/1/2022:	$1,566.81
Lump Sum for Underpayments (with 7% interest) from 10/1/2016 to 1/1/2022:	$1,886.48

E: Reimbursement to Participants for Benefits Reduced to the PBGC Guaranteed Benefit Level

Prior Assumptions

- There was no assumption relating to the reimbursement of benefits reduced to the PBGC Guaranteed Benefit Level

Revised Assumptions Used in the SFA Application

- Participants whose benefits were reduced to the PBGC Guaranteed Benefit Level will be modeled as unreduced as of the day after the measurement date for the SFA calculation
- Underpayments for benefits reduced between the date of insolvency and the SFA measurement date are modeled as payable as a lump sum on the day after the SFA measurement date

- These benefits will actually be payable under the reinstatement terms after receipt of SFA
- Participants who died before the SFA measurement date are excluded from this calculation

Rationale for Changes

The Plan's administrative manager provided the Actuary with the gross benefit amounts for all participants who received a benefit for the months September through December 2021. These were the only months in which the Plan received financial assistance from the PBGC prior to the SFA measurement date. The data included both the benefits before and after the PBGC reduction was applied.

Table 9 includes a sample participant that was included in this analysis. We assume herein that this participant will be reimbursed $850.32 as of December 31, 2021. Please note, this amount does not include interest, as instructed by PBGC in a pre-submission communication.

Table 9

Month	Unreduced Gross Benefit	Years of Service	Benefit Reduced to PBGC Guaranteed Level	Difference
September	$1,268.31	38.0	$1,055.73	$212.58
October	$1,268.31	38.0	$1,055.73	$212.58
November	$1,268.31	38.0	$1,055.73	$212.58
December	$1,268.31	38.0	$1,055.73	$212.58

F: Proper Valuation of Pop-Up Joint & Survivor Annuities Methodology

Prior Assumptions

- Participants receiving a Joint & Survivor Annuity with a Pop-Up will not receive an increased benefit if their Spouse predeceases them in the projection of benefit payments

Revised Assumptions Used in the SFA Application

- Participants receiving a Joint & Survivor Annuity with a Pop-Up will receive an increased benefit if their Spouse predeceases them, as required by and consistent with the Plan

Rationale for Changes

The prior assumption was unreasonable and inconsistent with the Plan. The Actuary believes it is appropriate to properly reflect this Plan provision in the projection of benefit payments used in the SFA application.

G: Appropriate Valuation of Late Retirements Methodology

Prior Assumptions

- Terminated Vested participants who have deferred benefit commencement beyond their Normal Retirement Date would receive a single sum payment for missed monthly payments owed between their Normal Retirement Date and the valuation date, with no interest included in the calculation of the lump sum

Revised Assumptions Used in the SFA Application

- Accrued benefits for Terminated Vested participants are actuarially increased from Normal Retirement Date through the earlier of age at valuation date or their Required Beginning Date under the Plan's terms (April 1st of the calendar year following the calendar year in which the participant turned 70.5)
- For those Terminated Vested participants beyond their Required Beginning Date as of the valuation date, a single lump sum payment is made for missed monthly payments owed from the participant's Required Beginning Date through the valuation date, accumulated with interest at the Plan's actuarial equivalence interest rate (7.0%)

Rationale for Changes

The Actuary believes the prior assumption does not reflect how benefits are actually paid to participants retiring after their Normal Retirement Date or Required Beginning Date and is therefore unreasonable. The assumption and methodology change are reasonable and appropriate to reflect how benefits are actually paid to participants retiring after Normal Retirement Date or Required Beginning Date. Because the SFA application implicitly assumes the receipt of Special Financial Assistance, it is further assumed that actuarial adjustments for late commencement will be applied and missed monthly payments will accumulate with interest. Finally, because the SFA application relies on census data as of January 1, 2021 while having a measurement date of December 31, 2021, all lump sums for missed monthly payments are assumed payable as of the day after December 31, 2021, discounted for mortality.

The following Table 10 shows an example of the difference in calculations:

Table 10

Data		
Monthly Accrued Benefit Payable at NRD:		$69.66
Date of Birth:		2/23/1948
Normal Retirement Date:		3/1/2013
Required Beginning Date:		4/1/2019
Assumed Payment Date for Lump Sum for Missed Payments:		1/1/2022
Calculations		
Calculation Element	**Prior Approach**	**Current Approach**
Assumed Retirement Date ("ARD"):	3/1/2013	4/1/2019
Actuarial Increase Factor from NRD to ARD:	1.0000	2.2077
Ongoing Monthly Benefit Payable at 1/1/2022:	$69.66	$153.79
Number of Missed Payments from ARD to 1/1/2022:	106	33
Lump Sum for Missed Payments from ARD to 1/1/2022:	$7,383.96 (no interest)	$5,569.87 (with interest)

H: Retirement Rates Assumption

Prior Assumptions

- Age 65 and 6 years of participation

Revised Assumptions Used in the SFA Application

- Retirement rates were determined separately for Active and Terminated Vested participants following an experience study prepared by the Actuary

Rationale for Changes

The Actuary believes that the prior assumption was unreasonable because it does not reflect Plan experience. An experience study was performed based on a review of data from 2019 through 2023 to analyze exposures and retirements by status, and in conjunction with a review of the Plan's provisions, to develop a best-estimate of anticipated experience under the Plan. The Actuary believes it is reasonable and appropriate to reflect the results of the experience study in the SFA application. Table 11 details the retirement rates for Active and Terminated Vested Participants before and after the assumption change:

Table 11

	Prior Assumption	Revised Assumption	
Age	Active and Terminated Vested Participants	Active Participants	Terminated Vested Participants
<62	0%	0%	0%
62	0%	20%	30%
63	0%	10%	25%
64	0%	15%	35%
65	100%	60%	25%
66	100%	40%	10%
67	100%	20%	5%
68	100%	100%	5%
69	100%	100%	10%
>69	100%	100%	100%

The results of the experience study were previously provided to the PBGC.

I: Turnover Assumption

Prior Assumptions

- Special table furnished by the Social Security Department of the United Automobile Workers (UAW) International; this table was assumed to include all causes of termination

Revised Assumptions Used in the SFA Application

- Sarason T-10 termination table for all causes of termination other than disability, death, or retirement

Rationale for Changes

The Actuary believes that the prior assumption was unreasonable because it does not accurately reflect Plan experience. An experience study was performed reviewing data from 2017 through 2024 to analyze exposures and terminations, and a best-estimate of anticipated experience under the Plan was developed.

The Actuary believes it is reasonable and appropriate to reflect the results of the experience study in the SFA application. Table 12 shows sample turnover rates before and after the assumption change:

Table 12

Age	Prior Assumption	Revised Assumption
20	60.03%	18.00%
25	21.63%	17.30%
30	5.01%	16.30%
35	2.75%	15.00%
40	1.94%	13.30%
45	1.47%	11.20%
50	1.05%	8.56%
55	0.71%	5.45%
60	0.65%	2.76%
65	0.00%	2.44%

The results of the experience study were provided previously to the PBGC.

J: Optional Forms Assumption

Prior Assumptions

- All future retirees were assumed to elect a Single Life Annuity

Revised Assumptions Used in the SFA Application

- 50% of future retirees are assumed to elect a 50% Joint & Survivor Annuity (with Pop-Up as applicable)
- 40% of future retirees are assumed to elect a Single Life Annuity
- 10% of future retirees are assumed to elect a 5 Year Certain & Continuous Annuity

Rationale for Changes

Given the purpose of the measurement, the Actuary believes that the prior assumption is no longer reasonable because it does not accurately reflect Plan experience. The new assumption reflects more recent experience and better reflects anticipated cash flows. Table 13 displays the results of the experience study performed by the Actuary to develop this assumption:

Table 13

Form of Annuity	Plan Years						Observed Election Rate	Application Assumption Rate
	2019	2020	2021	2022	2023	Total		
Single Life Annuity	25	27	19	33	28	132	40.4%	40.00%
Joint & Survivor Annuity	49	23	21	31	29	153	46.8%	50.00%
Certain & Continuous Annuity	8	5	6	13	10	42	12.8%	10.00%
					Total:	**327**	**100.00%**	**100.00%**

Exposures in the Payment Form experience study represent participants who retired from either Active or Terminated Vested status. Each participant was counted only once. All Joint & Survivor Annuity and

Certain & Continuous Annuity forms were combined. The results of the experience study were provided previously to the PBGC.

K: Contribution Base Units Assumption

Prior Assumptions

- CBUs anchored to the level reflected in the prior actuarial valuation
- CBUs assumed to remain level for all future Plan Years through insolvency

Revised Assumptions Used in the SFA Application

- Actual CBU levels for Plan Years 2022 through 2025 reflected
- CBUs assumed to decline by 1.0% in 2026 and all Plan Years thereafter

Rationale for Changes

The Actuary believes the prior assumptions are no longer reasonable because they do not accurately reflect the current and expected workforce experience of the Plan's employers.

Table 3 included above details the Plan's CBU experience from 2010 through 2019. The geometric CBU decline for the pre-COVID period based on this data is approximately 0.78%. For modeling simplicity and to better reflect anticipated future experience, this has been rounded to 1.00% beginning in 2026 and continuing through 2051.

Additionally, based on discussions with the PBGC during a pre-application conference, actual experience for Plan Years 2022 through 2025 has been reflected. This reflects the reality that the Plan's CBU base declined dramatically during COVID and has not experienced a rebound.

L: Administrative Expenses Assumption

Prior Assumptions

- Prior year administrative expenses (as reflected in the Plan's 2022 actuarial valuation) were assumed to increase each year with 2.0% inflation, inclusive of PBGC premiums

Revised Assumptions Used in the SFA Application

The Administrative Expenses Assumption herein includes four separate components, representing a significantly increased investigation, evaluation, and enumeration of Plan expenses and their projection henceforth: (1) Actual expenses through December 31, 2025 as well as the PBGC premiums owed by the Plan for the years 2022 through 2026, (2) expenses for 2026, excluding those in the third component described herein, and reflecting invoices for professionals' fees for the period January 1, 2026 through June 30, 2026, (3) projected expenses for special non-recurring projects (described below) for the period July 1, 2026 through December 31, 2027, and (4) all other projected expenses for 2027 and future years, which will include inflation through 2051. Reflected within this component is the expectation that actuarial, legal, and Trustee services will be at their highest in 2027, with legal and Trustee services grading down uniformly to 50% of 2027 levels by 2030. Similarly, actuarial services that fall outside of the retainer are projected to decrease to 50% of 2027 levels by 2030.

- Inflation assumption is 2.5%
- Actual administrative expenses from 2022 through 2025 are included
- Administrative expenses for 1/1/2026 through 6/30/2026, reflecting invoices received by the Plan, are projected to be $1,423,370:
    - $1,287,183 for services rendered by Plan professionals
    - $68,045 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage
    - $17,136 for Rent and $51,006 for Other Costs
- Administrative expenses for 7/1/2026 through 12/31/2026 are projected to be $1,050,958:
    - $574,638 for work not related to the SFA application, VCP filing, or TPA transition
    - $128,480 for work related to the SFA application
    - $82,220 for work related to the VCP filing
    - $192,220 for work related to the TPA transition
    - $22,394 for Rent and $51,006 for Other Costs
- Administrative expenses for 2027 are projected to be $1,553,151:
    - $940,450 for work not related to the SFA application, VCP filing, or TPA transition
    - $188,960 for work related to the SFA application
    - $164,440 for work related to the VCP filing
    - $144,440 for work related to the TPA transition
    - $69,746 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage
    - $45,114 for Rent, which is not assumed to recur beyond 2027
- Administrative expenses for 2028 through 2030 are generally assumed to increase with 2.5% inflation, with services rendered by actuarial, legal, and the Plan's Trustee grading down uniformly as explained in Component 4 and detailed in Table 18
- Work relating to the SFA application, VCP filing, and TPA transition are assumed to be completed in the second half of 2026 and into 2027, with no further work assumed beyond 2027
- It is assumed that the administrative expenses for 2026 and 2027 are not subject to the 12% cap; expenses for 2028 and future years are assumed to be subject to the 12% cap
- PBGC premiums are projected separately from other administrative expenses and reflect expected population changes and the PBGC premium increase in the Plan Year beginning in 2031 ($52); all unknown premium rates are assumed to be equal to the rate from the prior Plan Year, increased with 2.5% inflation and rounded to the nearest dollar; PBGC premiums were reflected for the years 2022 through 2026 based on the premium filings submitted by the Plan, even though they were not directly paid by the Plan; PBGC premiums are assumed not to be subject to the 12% cap on expenses per PBGC guidance

Rationale for Changes

The prior assumptions are no longer reasonable because, as explained in the separate attachment *Narrative of America's Family Defined Benefit Retirement Plan Insolvent Status* (the "Narrative"), the Plan's complexity and unique circumstances have resulted in the need to hire new Plan professionals (actuary, attorney, and auditor), as well as a TPA, none of which was considered in the prior assumptions. The additional work that has been undertaken during 2025 and 2026 is significant and has included work by both the Plan's prior professionals as well as the new professionals. Expenses for 2022 through June 30, 2026 reflect work performed by both past and present Plan professionals, and other necessary arrangements. Those expenses deemed inappropriate by the PBGC and by the Trustee have been excluded.

Much of the work done by the new professionals in 2025 and in 2026 has been to correct work done in the past or in certain cases, not done at all.

Beginning in the second half of 2026, only the new Plan professionals have been retained by the Plan, with the exception of the current Plan administrator, who will be retained through the end of 2026. As such, the projected administrative expenses for this period and future years reflect only projected fees for the new Plan professionals and the current Plan administrator for the second half of 2026.

Consistent with the Plan's understanding of the importance of itemizing and handling non-recurring expenses separately from expenses that are expected to reflect the recurring, i.e., normal on-going operations of the Plan, effective July 1, 2026, recurring expenses are developed separately from those non-recurring expenses related to the following items:

- Work related to the filing of the SFA application, as well as the receipt and compliant implementation of the SFA, including the vetting and hiring of a Plan investment consultant, vetting and hiring of a custodian of the Plan's SFA and non-SFA monies, communication with Plan participants and other Plan constituents, recalculation of benefits to include actuarial adjustments, and oversight by the Plan's ERISA Counsel and the Trustee
- Work related to the VCP filing, as noted in the Narrative
- Work related to the transition from the current and long-standing administrator to the new TPA

Projected expenses related to the above non-recurring items (SFA application, VCP filing, and TPA transition) are expected to be completed by the end of 2027 and are itemized below.

The development of the four components will be taken in turn.

Component 1: Actual Expenses from 2022 through 2025

Table 14 summarizes the actual expenses paid by the Plan for the years 2022 through 2025:

Table 14

Category	2022	2023	2024	2025
Prior actuary	$117,400	$32,400	$82,400	$44,250
Current actuary	$0	$0	$0	$189,395
Prior attorney	$54,450	$14,900	$15,400	$0
Current attorney	$0	$0	$0	$268,612
Prior auditor	$21,323	$34,499	$30,737	$30,590
Current auditor	$0	$0	$0	$22,423
In-house Administrative Staff	$218,809	$342,426	$337,847	$347,960
Trustee	$0	$0	$0	$186,605
Fiduciary Insurance, Independent Trustee Insurance, and Fidelity Bond	$23,272	$38,146	$38,137	$48,400
Rent	$27,000	$41,400	$35,562	$31,113
Computer Consultant	$16,402	$100,066	$62,416	$145,337
Other Costs	$42,765	$64,015	$80,203	$65,322
Inappropriate: Auto Expenses	($4,590)	($7,038)	($7,038)	$0
Inappropriate: 457 Plan Contribution	($6,795)	($10,419)	($10,419)	$0
Inappropriate: Life Insurance	($4,455)	($6,831)	$0	$0
Total	**$505,581**	**$643,564**	**$665,245**	**$1,380,007**

The PBGC premiums for the years 2022 through 2026 first reflected in this Fourth Revised Application are considered a part of Component 1.

Component 2: Projected Expenses for 2026 (not Related to the SFA Application, VCP Filing, or TPA Transition for the Second Half of 2026)

Table 15 shows the Plan expenses for the period January 1, 2026 through June 30, 2026 for all professionals as well as other expenses incurred by the Plan for the same period. Additionally, Table 15 shows projected expenses for each category for the period July 1, 2026 through December 31, 2026 for Component 2:

Table 15

Category	Plan Invoiced for 1/1/2026 – 6/30/2026	Projected Expenses: 7/1/2026 – 12/31/2026
Prior Actuary	$15,590	$0
Current Actuary	$296,938	$56,250
Current Attorney	$442,825	$130,080
Prior Auditor	$11,446	$0
Current Auditor	$11,692	$26,001
Administrator to be retained through 12/31/2026	$218,468	$218,468
Incoming TPA, effective 12/1/2026	$0	$25,000
Trustee	$171,348	$59,400
Computer Consultant, services needed through 12/31/2026	$118,877	$59,439
Fiduciary Insurance, Independent Trustee Insurance, and Fidelity Bond, Premiums for 2026	$68,045	$0
Rent	$17,136	$22,394
Other costs	$51,006	$51,006
Total	**$1,423,370**	**$648,038**

**RFP process has been completed and contract negotiations with selected candidate are close to completion*

Computer Consultant/Cybersecurity Review

- Historically, the Plan has employed multiple professionals to remain compliant with its cybersecurity obligations; however, beginning in 2027 in conjunction with the hiring of the new TPA, the Plan expects only to hire a single outside firm to perform an annual cybersecurity compliance review; the other computer-related activities will be provided by the TPA

Other Costs and Rent

- Since the Plan is currently administered by an in-house staff, "other costs" incurred under this arrangement are assumed to continue for the second half of 2026 but cease in 2027, except for Rent payments; for the second half of 2026, these expenses are assumed to be equal to the same amount they were in the first half of 2026
- The Plan's monthly rent increased from $3,678.15 to $3,732.40 effective July 1, 2026

Summary of Total Expenses in Component 2

The total expenses projected for Component 2 are $2,071,408.

Component 3: Projected Expenses for the Period July 1, 2026 to December 31, 2027 Related to the SFA Application, VCP Filing, and TPA Transition

Table 16 shows the projected expenses for the period July 1, 2026 through December 31, 2026 for the items included in Component 3:

Table 16

Professional	SFA Application	VCP Filing	TPA Transition
Current actuary	$50,000	$20,000	$32,000
Current attorney	$48,780	$32,520	$32,520
Current auditor	$0	$0	$0
TPA	$0	$0	$98,000
Trustee	$29,700	$29,700	$29,700
Total	**$128,480**	**$82,220**	**$192,220**

Table 17 shows the projected expenses for the period January 1, 2027 through December 31, 2027 for the items included in Component 3:

Table 17

Professional	SFA Application	VCP Filing	TPA Transition
Current actuary	$32,000	$40,000	$20,000
Current attorney	$97,560	$65,040	$65,040
Current auditor	$0	$0	$0
TPA	$0	$0	$0
Trustee	$59,400	$59,400	$59,400
Total	**$188,960**	**$164,440**	**$144,440**

Incoming Plan TPA

- TPA Transition work includes reviewing, digitizing and shredding of approximately 500 boxes of records for participants who joined the Plan as the result of a merger; these records have been stored at an external facility for years; the estimate used in this application is based on a quote received from the TPA

Summary of Total Expenses in Component 3

The total expenses projected for Component 3 are $900,760.

Component 4: All Other Projected Expenses for 2027 and Future Years

Table 18 shows the projected expenses for the Plan Years 2027 through 2030. As explained in the provided Narrative, significant work still needs to be undertaken by the Plan's actuary, attorney, and Trustee before their services are expected to normalize in the 2030 Plan Year. For the actuarial fees in Table 18, it is assumed that out-of-scope work will be equal to 100% of retainer in 2027, with that 100% grading down uniformly to 50% by 2030. For the attorney's and Trustee's fees, it is assumed that hours worked will be half of their 2027 level by 2030, graded down uniformly. For the actuary, the retainer is assumed to increase by 2.5% each year. For the attorney and Trustee, hourly rates are assumed to increase by 2.5% each year. Beginning in 2031, all itemized expenses in Table 18 are expected to increase annually with 2.5% inflation based on their 2030 levels:

Table 18

Professional/Category	Projected Expenses			
	2027	2028	2029	2030
Current actuary	$150,000	$140,943	$131,339	$121,166
Current attorney	$260,160	$222,220	$182,220	$140,082
Current auditor	$47,490	$48,677	$49,894	$51,142
TPA	$354,000	$362,850	$371,921	$381,219
Trustee	$118,800	$101,475	$83,209	$63,967
Cybersecurity Compliance Review	$10,000	$10,250	$10,506	$10,769
Fiduciary Insurance, Independent Trustee Insurance, and Fidelity Bond	$69,746	$71,490	$73,277	$75,109
Rent	$45,114	$0	$0	$0
Total	**$1,055,311**	**$957,905**	**$902,368**	**$843,455**

Cybersecurity Compliance Review

- The $10,000 estimate in the table above is based on the Trustee's experience with plans of a similar size and complexity

Fiduciary Insurance, Independent Trustee Insurance, and Fidelity Bond

- The Plan expects to pay $69,746 for these items in 2027, a 2.5% increase over what was paid in 2026

Rent

- The Plan entered into a lease agreement in May 2024 for office space where the current Plan administrative staff is working; the lease extends through 2029
- It is assumed the Plan will be unable to negotiate an early termination of the lease agreement
- It is, however, assumed that the landlord will be able to rent out the property to another tenant beginning January 1, 2028
- The Plan's monthly rent increases from $3,732.40 to $3,786.65 effective July 1, 2027

Summary of Total Expenses in Component 4

The total expenses projected for Component 4 are shown in Table 18 through 2030, with the expenses beyond 2030 reflected in Template 4. Beginning in 2028, the 12% cap on administrative expenses as compared to benefit payments is considered.

The Plan has reviewed publicly available Form 5500 data for 19 similarly situated multiemployer pension plans[1], as judged by population demographics, liability size, and asset size (based on post-SFA receipt). The average expenses for these plans from 2009 through 2023 projected to 2027 with inflation at 2.5% range from $392,000 to $1,220,000, with a mean of $674,000. We believe the expenses developed in

[1] Plans with between 2,000 and 4,000 participants, between 100 and 500 actives, assets between $100M and $250M, and liabilities between $100M and $250M

Component 4 fall within a reasonable range of expected expenses for a Plan of this size with the complexities and challenges outlined in the Narrative. In addition, the required services of the Trustee increase the projection of its future expenses.

Summary

To summarize all the administrative expense information contained above, please see the following table:

Table 19

Year	Component 1	Component 2	Component 3	Component 4	Total
2022	$606,509	$0	$0	$0	**$606,509**
2023	$751,644	$0	$0	$0	**$751,644**
2024	$776,171	$0	$0	$0	**$776,171**
2025	$1,493,302	$0	$0	$0	**$1,493,302**
2026	$100,080	$2,071,408	$402,920	$0	**$2,574,408**
2027	$0	$0	$497,840	$1,055,311	**$1,553,151**
2028	$0	$0	$0	$957,905	**$957,905**
2029	$0	$0	$0	$902,368	**$902,368**
2030	$0	$0	$0	$843,455	**$843,455**

Inflation Assumption

The projected annual increase in administrative expenses is 2.5%. This assumption reflects the expectation that the Plan's administrative expenses will be influenced by both general price inflation and long-term growth in labor costs. Administrative expenses include labor-intensive costs, such as salaries and professional services, as well as non-labor expenses, including office occupancy, technology, insurance, and other operating costs.

The 2026 Social Security Trustees Report provides a reasonable benchmark for long-term economic assumptions. Under the intermediate assumptions, the Report projects an ultimate annual increase in the Consumer Price Index (CPI) of 2.4% and long-term growth in the Average Wage Index (AWI) of approximately 3.6%. The AWI assumption reflects both general inflation and expected long-term gains in real wages and productivity.

The selected 2.5% annual expense growth assumption is consistent with these long-term economic assumptions. It recognizes that the Plan's administrative expenses are influenced by general inflation while also reflecting that certain expenses, particularly labor-related costs, are expected to grow somewhat faster than consumer prices over time. At the same time, because many administrative expenses are not directly tied to wage growth, the selected assumption remains well below the Social Security Trustees' long-term AWI growth assumption. Accordingly, the selected assumption represents a reasonable and balanced estimate of the long-term growth in the Plan's administrative expenses.

7. Reinstatement of Benefits

In accordance with Section 4262(k) of ERISA and §4262.4 of PBGC's SFA regulations, the application includes SFA for reinstatement of benefits attributable to the elimination of reductions in a participant's or beneficiary's benefit due to plan insolvency, commencing the day after the SFA measurement date of December 31, 2021.

The Plan will reinstate the benefits that were previously suspended for participants and beneficiaries effective as of the first month in which the SFA is paid to the Plan and will provide make-up payments equal to the amount of benefits previously suspended to any participants or beneficiaries who are in pay status as of the date that the SFA amount is paid to the Plan. The make-up payments will be paid in a single lump sum no later than 3 months after the date that the SFA amount is paid to the Plan. In Template 4A, the proposed schedule shows the aggregate lump sum amount of $408,603.91 assuming the effective date for the reinstatement is the day after the SFA measurement date and reflecting only the reinstatement amount due for payments suspended prior to the SFA measurement date.

Note, this figure excludes any make-up payment for individuals who died as of the SFA measurement date.

America's Family Defined Benefit Retirement Plan

Application for Special Financial Assistance (Fourth Revised Application)

Section E – Certifications

1. SFA Application Checklist

An updated SFA Application Checklist is included as part of this Fourth Revised Application.

2. SFA Eligibility Certification and Supporting Information for Critical and Declining Plan

The Plan meets the eligibility requirements under § 4262.3(a)(1) of the PBGC's SFA regulation, as it had been certified by the prior Plan Actuary to be in critical and declining status for the Plan Year beginning in 2020.

3. SFA Eligibility Certification and Supporting Information for Critical Plan

Not applicable.

4. Priority Status

The Plan is not included in any of the Priority Status categories.

Section E, Item 5 – SFA Amount Certification

This certifies that the amount of $187,147,531 of Special Financial Assistance ("SFA") requested in the **Fourth Revised Application** submitted by the Trustee of the America's Family Defined Benefit Retirement Plan ("Plan") is the amount to which the Plan is entitled under ERISA §4262(j)(1) and PBGC's SFA Final Rule.

The SFA calculations were performed using a measurement date of December 31, 2021 and were based on participant census, financial, contribution, withdrawal liability, and administrative expense information provided to Keystone 74 Benefits and Administration, LLC.

The actuarial assumptions generally originate from the most recent certification of plan status completed prior to January 1, 2021, as modified to reflect PBGC SFA guidance, Plan experience studies, actual experience through 2025 where applicable, and the assumptions disclosed in Template 10.

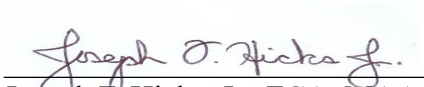
All key assumption and methodology changes reflected in the **Third Revised Application** remain in this **Fourth Revised Application**: mortality updates to the Pri-2012 tables with MP-2021 improvements; a Plan-specific new entrant profile; experience-based retirement, turnover, and optional form assumptions; updated contribution base unit projections reflecting actual experience through 2025 and a 1.0% annual decline thereafter; projected withdrawal liability payments from currently withdrawn and expected future withdrawn employers; refined cash-flow timing assumptions; enhanced administrative expense projections; recognition of pop-up joint and survivor annuity provisions; corrected benefit projections associated with the IRS VCP filing; and revised treatment of late retirements.

Finally, as instructed by PBGC during our November 2 conference, PBGC premiums owed by the Plan for the years 2022 through 2026 are reflected, even though they were not paid directly by the Plan. This is the only change from the Third Revised Application to this Fourth Revised Application.

Projected contributions, benefit payments, administrative expenses, PBGC premiums, and withdrawal liability payments were determined in accordance with the methods and assumptions described in Section D and Template 10 of the application.

These calculations are not valid for any purpose other than the SFA application. Nothing herein constitutes legal or tax advice.

To the best of my knowledge, the information supplied is complete and accurate, and the calculations were performed in accordance with applicable actuarial standards of practice, the Code of Professional Conduct, ERISA, and PBGC guidance. As an Enrolled Actuary and member of the American Academy of Actuaries, I meet the qualification standards to render this opinion. In my professional opinion, the combined effect of the non-prescribed assumptions used to determine SFA does not have significant bias.



11/6/2026

Joseph F. Hicks, Jr., FCA, MAAA, EA
Enrolled Actuary No.: 26-06117

Date

Keystone 74 Benefits and Administration, LLC
3031 Walton Road, Building B
Plymouth Meeting, PA 19462
(267) 606-1280

Attachment to Section E, Item 5, SFA Amount Certification

a. Interest Rates

Non-SFA Interest Rate: 5.26%
SFA Interest Rate: 2.91%
Minimum Funding Interest Rate: 7.50%

b. Administrative Expenses

- Inflation assumption is 2.5%
- Actual administrative expenses from 2022 through 2025 are included
- Administrative expenses for 1/1/2026 through 6/30/2026, reflecting invoices received by the Plan, are projected to be $1,423,370:
    - $1,287,183 for services rendered by Plan professionals
    - $68,045 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage
    - $17,136 for Rent and $51,006 for Other Costs
- Administrative expenses for 7/1/2026 through 12/31/2026 are projected to be $1,050,958:
    - $574,638 for work not related to the SFA application, VCP filing, or TPA transition
    - $128,480 for work related to the SFA application
    - $82,220 for work related to the VCP filing
    - $192,220 for work related to the TPA transition
    - $22,394 for Rent and $51,006 for Other Costs
- Administrative expenses for 2027 are projected to be $1,553,151:
    - $940,450 for work not related to the SFA application, VCP filing, or TPA transition
    - $188,960 for work related to the SFA application
    - $164,440 for work related to the VCP filing
    - $144,440 for work related to the TPA transition
    - $69,746 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage
    - $45,114 for Rent, which is not assumed to recur beyond 2027
- Administrative expenses for 2028 through 2030 are generally assumed to increase with 2.5% inflation, with services rendered by actuarial, legal, and the Plan's Trustee grading down uniformly as explained in Section D statement
- Work relating to the SFA application, VCP filing, and TPA transition are assumed to be completed in the second half of 2026 and into 2027, with no further work assumed beyond 2027
- It is assumed that the administrative expenses for 2026 and 2027 are not subject to the 12% cap; expenses for 2028 and future years are assumed to be subject to the 12% cap
- PBGC premiums are projected separately from other administrative expenses and reflect expected population changes and the PBGC premium increase in the Plan Year beginning in 2031 ($52); all unknown premium rates are assumed to be equal to the rate from the prior Plan Year, increased with 2.5% inflation and rounded to the nearest dollar; PBGC premiums were reflected for the years 2022 through 2026 based on the premium filings submitted by the Plan, even though they were not directly paid by the Plan; PBGC premiums are assumed not to be subject to the 12% cap on expenses per PBGC guidance

c. Contribution Base Units

- Actual CBU levels for Plan Years 2022 through 2025 reflected
- CBUs assumed to decline by 1.0% in 2026 and all Plan Years thereafter

d. Contributions and Contribution Rates

Future contributions are determined using:

- Projected active participant counts; and
- Average weeks worked assumptions; and
- Average weekly contribution rates.

Actual contribution experience through 2025 was not reflected on a dollar-for-dollar basis. Because one employer's non-benefit-bearing contribution rate was reduced after the 2021 Plan Year, projected contributions were adjusted to reflect an average weekly contribution rate of $54.05, based on contribution rates in effect prior to July 9, 2021. Actual CBU experience through 2025 was reflected, but contribution income was normalized using the pre-July 9, 2021 contribution structure. Beginning in 2026, contributions are projected using the Contribution Base Unit assumptions described above together with the assumed average weekly contribution rate of $54.05 and assumed average weeks worked assumption of 42.38.

e. Future Withdrawal Liability Payments

- Withdrawal liability payments owed by the one withdrawn employer currently making payments to the Plan are assumed to be made timely and in full
- Two employers are projected to withdraw from the Plan on December 31, 2026; one of these employers (a group under common control consisting of a health & welfare plan and 401(k) plan) is projected to make 20 years of withdrawal liability payments; please see Section D statement for more information

f. New Entrants

The new entrant profile was developed using actual Plan experience for calendar years 2016 through 2020.

New entrants were grouped by age and gender and analyzed to develop expected future demographic patterns.

g. Mortality

- Pri-2012 amount-weighted Blue-Collar Employee table for all non-annuitants
- Pri-2012 amount-weighted Disabled Retiree table for all disabled annuitants
- Pri-2012 amount-weighted Blue Collar Nondisabled Annuitant table for all other in-pay participants
- Mortality improvement projected using SOA Scale MP-2021

h. Turnover

Sarason T-10 termination table for all causes of termination other than disability, death, or retirement

i. Disability

Sample rates are listed in the following table:

Age	Rate
25	0.0003
30	0.0004
35	0.0005
40	0.0007
45	0.0010
50	0.0018
55	0.0036
60	0.0090
64	0.0222

j. Retirement

Age	Active Participants	Terminated Vested Participants
<62	0%	0%
62	20%	30%
63	10%	25%
64	15%	35%
65	60%	25%
66	40%	10%
67	20%	5%
68	100%	5%
69	100%	10%
>69	100%	100%

k. Form of Payment

Future retirees are assumed to elect forms of payment as follows:

- Single Life Annuity: 40%
- 50% Joint and Survivor Annuity: 50%
- Five-Year Certain and Continuous Annuity: 10%

l. Marriage

80% of non-retired participants are assumed to be married. Husbands are assumed to be three years older than their wives.

m. Late Retirement

- Accrued benefits for Terminated Vested participants are actuarially increased from Normal Retirement Date through the earlier of age at valuation date or their Required Beginning Date under the Plan's terms (April 1st of the calendar year following the calendar year in which the participant turned 70.5)
- For those Terminated Vested participants beyond their Required Beginning Date as of the valuation date, a single lump sum payment is made for missed monthly payments owed from the participant's Required Beginning Date through the valuation date, accumulated with interest at the Plan's actuarial equivalence interest rate (7.0%)

n. Plan Provisions and Data

The projection and benefit payments reflect the provisions of the Plan as detailed in the 1/1/2025 Restated Plan Document included with this application. Benefit payment data has been updated to reflect the Plan's VCP application, which is currently under review by the IRS.

o. Death Audit

The participant census reflects the most recent PBGC Independent Death Audit as well as additional deaths identified through the Plan's own search procedures. All death information identified through these processes has been incorporated into the SFA projections.

p. Census Data

Census date: January 1, 2021.
Source: Plan Administrator
Active Participants: 221
Terminated Vested Participants: 1,512
Retirees and Beneficiaries: 1,240

q. Reciprocity

There are no assumptions related to reciprocity.

r. Missing and Incomplete Data

The Plan's census data was reviewed, cleaned, and reorganized prior to preparation of this Third Revised Application, including consolidation of duplicate records where appropriate. The Actuary is not aware of any material missing or incomplete participant data that would affect the SFA calculation.

s. Cash Flow Timing

- Benefit payments made at the beginning of each month
- Employer contributions received by the 10th of the month after work is performed
- PBGC premiums paid two and a half months before the end of the Plan Year
- Administrative expenses paid mid-year
- Withdrawal liability payments received mid-year

ASOP No. 4 Statement

In my professional opinion, the combined effect of the non-prescribed assumptions used to measure the pension obligations for purposes of determining Special Financial Assistance does not have a significant bias and is not significantly optimistic or pessimistic.

Checklist #39, Section E., Item (10)

Perjury Statement

I am the Independent Fiduciary and the sole trustee of America's Family Defined Benefit Retirement Plan and, under penalty of perjury, and under the laws of the United States of America, I declare that I have examined this application, including accompanying documents, and, to the best of my knowledge and belief, the application contains all the relevant facts relating to the application, all statements of fact contained in the application are true, correct, and not misleading because of omission of any material fact; and all accompanying documents are what they purport to be.

By:

Benjamin M. Eisner
Independent Trustee, America's Family Defined Benefit Retirement Plan

Date: November 6, 2026

TEMPLATE 4A

v20221102p

SFA Determination - under the "basic method" for all plans, and under the "increasing assets method" for MPRA plans

File name: *Template 4A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

If submitting additional information due to a merger under § 4262.4(f)(1)(ii): *Template 4A Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

If submitting additional information due to certain events with limitations under § 4262.4(f)(1)(i): *Template 4A Plan Name Add* , where "Plan Name" is an abbreviated version of the plan name.

If submitting a supplemented application under § 4262.4(g)(6): *Template 4A Supp Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (4) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

IFR filers submitting a supplemented application should see Addendum C for more information.

MPRA plans using the "increasing assets method" should see Addendum D for more information.

For all plans, provide information used to determine the amount of SFA under the "basic method" described in § 4262.4(a)(1).

For MPRA plans, also provide information used to determine the amount of SFA under the "increasing assets method" described in § 4262.4(a)(2)(i).

The information to be provided is:

NOTE: All items below are provided on Sheet '4A-4 SFA Details .4(a)(1)' unless otherwise indicated.

a. The amount of SFA calculated using the "basic method", determined as a lump sum as of the SFA measurement date.

b. Non-SFA interest rate required under § 4262.4(e)(1) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]

c. SFA interest rate required under § 4262.4(e)(2) of PBGC's SFA regulation, including supporting details on how it was determined.
[Sheet: 4A-1 Interest Rates]

d. Fair market value of assets as of the SFA measurement date. This amount should include any assets at the SFA measurement date attributable to financial assistance received by the plan under section 4261 of ERISA, but should not reflect a payable for amounts owed to PBGC for all amounts of such financial assistance received by the plan.

e. For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"):

   i. Separately identify the projected amount of contributions, projected withdrawal liability payments reflecting a reasonable allowance for amounts considered uncollectible, and other payments expected to be made to the plan (excluding the amount of financial assistance under section 4261 of ERISA and SFA to be received by the plan).

   ii. Identify the benefit payments described in § 4262.4(b)(1) (including any benefits that were restored under 26 CFR 1.432(e)(9)-(1)(e)(3) and excluding the payments in e.iii. below), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants.
   [Sheet: 4A-2 SFA Ben Pmts]

   Identify total benefit payments paid and expected to be paid from projected SFA assets separately from total benefit payments paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

   iii. Separately identify the make-up payments described in § 4262.4(b)(1) attributable to the reinstatement of benefits under § 4262.15 that were previously suspended through the SFA measurement date.
   [Also see applicable examples in Section C, Item (4)e.iii. of the SFA instructions.]

   iv. Separately identify administrative expenses paid and expected to be paid (excluding the amount owed PBGC under section 4261 of ERISA) for premiums to PBGC and for all other administrative expenses.
   [Sheet: 4A-3 SFA Pcount and Admin Exp]

   Identify total administrative expenses paid and expected to be paid from projected SFA assets separately from total administrative expenses paid and expected to be paid from non-SFA assets after the projected SFA assets are fully exhausted.

   v. Provide the projected total participant count at the beginning of each year.
   [Sheet: 4A-3 SFA Pcount and Admin Exp]

   vi. Provide the projected investment income earned by assets not attributable to SFA based on the non-SFA interest rate in b. above and the projected fair market value of non-SFA assets at the end of each plan year.

   vii. Provide the projected investment income earned by assets attributable to SFA based on the SFA interest rate in c. above (excluding investment returns for the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets) and the projected fair market value of SFA assets at the end of each plan year.

f. The projected SFA exhaustion year. This is the first day of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets. Note this date is only required for the calculation method under which the requested amount of SFA is determined.

Additional instructions for each individual worksheet:

Sheet

4A-1 SFA Determination - non-SFA Interest Rate and SFA Interest Rate

See instructions on 4A-1 Interest Rates.

4A-2 SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6) if the total projected benefit payments are the same as those used in the application approved under the interim final rule.

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date), and
--Year-by-year deterministic projection of benefit payments.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify benefit payments described in § 4262.4(b)(1) for current retirees and beneficiaries, current terminated vested participants not yet in pay status, currently active participants, and new entrants. Projected benefit payments should be entered based on current participant status as of the SFA census date. On this Sheet 4A-2, show all benefit payments as positive amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, the benefit payments in this Sheet 4A-2 projection should reflect prospective reinstatement of benefits assuming such reinstatements commence as of the SFA measurement date. If the plan restored or partially restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, the benefit payments in this Sheet 4A-2 should reflect fully restored prospective benefits.

Make-up payments to be paid to restore previously suspended benefits should not be included in this Sheet 4A-2, and are separately shown in Sheet 4A-4.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-3 SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

This sheet is not required for an IFR filer submitting a supplemented application under § 4262.4(g)(6).

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date), and
--Year-by-year deterministic projection of participant count and administrative expenses.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), identify the projected total participant count at the beginning of each year, as well as administrative expenses, separately for premiums to PBGC and for all other administrative expenses. On this Sheet 4A-3, show all administrative expenses as positive amounts. Total expenses should match the amounts shown on 4A-4 and 4A-5.

Any amounts owed to PBGC for financial assistance under section 4261 of ERISA should not be included in this Sheet 4A-3.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-4 SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
--MPRA plan status and, if applicable, certain MPRA information,
--Fair Market Value of Assets as of the SFA measurement date,
--SFA Amount as of the SFA measurement date calculated under the "basic method",
--Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "basic method"), and
--Year-by-year deterministic projection.

For each plan year in the period beginning on the SFA measurement date and ending on the last day of the last plan year ending in 2051 (the "SFA coverage period"), provide each of the items requested in Columns (1) through (12). Show payments INTO the plan as positive amounts and payments OUT of the plan as negative amounts.

If the plan has suspended benefit payments under sections 305(e)(9) or 4245(a) of ERISA, Column (5) should show the make-up payments to be paid to restore the previously suspended benefits. These amounts should be determined as if such make-up payments are paid beginning as of the SFA measurement date. If the plan sponsor elects to pay these amounts as a lump sum, then the lump sum amount is assumed paid as of the SFA measurement date. If the plan sponsor elects to pay equal installments over 60 months, the first monthly payment is assumed paid on the first regular payment date on or after the SFA measurement date. See the examples in the SFA Instructions. If the make-up payments are paid over 60 months, each row in the projection should reflect the monthly payments for that period. The prospective reinstatement of suspended benefits is included in Column (4); Column (5) is only for make-up payments for past benefits that were suspended.

Except for the first row in the projection exhibit, each row must include the full plan year of the indicated information up to the plan year ending in 2051. The first row in the projection period is for the period beginning on the SFA measurement date and ending on the last day of the plan year containing the SFA measurement date, so the first row may contain less than a full plan year of information. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

4A-5 SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

This sheet is to only be used by MPRA plans. For such plans, this sheet should be completed in addition to Sheet 4A-4.

On this sheet, you will provide:
--Basic plan information (plan name, EIN/PN, SFA measurement date, non-SFA interest rate, SFA interest rate),
--MPRA plan status, and if applicable, certain MPRA information,
--Fair Market Value of Assets as of the SFA measurement date,
--SFA Amount as of the SFA measurement date calculated under the "increasing assets method",
--Projected SFA exhaustion year (only if the requested amount of SFA is determined under the "increasing assets method"), and
--Year-by-year deterministic projection.

This sheet is identical to Sheet 4A-4, and the information in Columns (1) through (6) should be the same as that used in the "basic method" calculation in Sheet 4A-4. The SFA Amount as of the SFA Measurement Date will differ from that calculated in Sheet 4A-4, as it will be calculated in accordance with § 4262.4(a)(2)(i) as the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.

Version Updates (newest version at top)

Version	Date updated	
v20221102p	11/02/2022	Added clarifying instructions for 4A-2 and 4A-3
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 4A - Sheet 4A-1 v20221102p

SFA Determination - non-SFA Interest Rate and SFA Interest Rate

Provide the non-SFA interest rate and SFA interest rate used, including supporting details on how they were determined.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan	
EIN:	16-6103576	
PN:	001	
Initial Application Date:	03/28/2022	
SFA Measurement Date:	12/31/2021	For a plan other than a plan described in § 4262.4(g) (i.e., for a plan that has not filed an initial application under PBGC's interim final rule), the last day of the third calendar month immediately preceding the plan's initial application date. For a plan described in § 4262.4(g) (i.e., for a plan that filed an initial application prior to publication of the final rule), the last day of the calendar quarter immediately preceding the plan's initial application date.
Last day of first plan year ending after the measurement date:	12/31/2022	

Non-SFA Interest Rate Used:	5.26%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	2.91%	Rate used in projection of SFA assets.

Development of non-SFA interest rate and SFA interest rate:

Plan Interest Rate:	7.50%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.

	Month Year	Corresponding ERISA Section 303(h)(2)(C)(i), (ii), and (iii) rates disregarding modifications made under clause (iv) of such section. (i)	(ii)	(iii)	
Month in which plan's initial application is filed, and corresponding segment rates (leave (i), (ii), and (iii) blank if the IRS Notice for this month has not yet been issued):	March 2022	0.87%	2.64%	3.28%	24-month average segment rates without regard to interest rate stabilization rules. These rates are issued by IRS each month. For example, the applicable segment rates for August 2021 are 1.13%, 2.70%, and 3.38%. Those rates were issued in IRS Notice 21-50 on August 16, 2021 (see page 2 of notice under the heading "24-Month Average Segment Rates Without 25-Year Average Adjustment"). They are also available on IRS' Funding Yield Curve Segment Rate Tables web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2022	0.86%	2.61%	3.26%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2022	0.88%	2.61%	3.27%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2021	0.92%	2.62%	3.39%	

Non-SFA Interest Rate Limit *(lowest 3rd segment rate plus 200 basis points)* :	5.26%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Calculation *(lesser of Plan Interest Rate and Non-SFA Interest Rate Limit)*:	5.26%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Match Check:	Match	If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.

SFA Interest Rate Limit (*lowest average of the 3 segment rates plus 67 basis points*):	2.91%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (*lesser of Plan Interest Rate and SFA Interest Rate Limit*):	2.91%	This amount is calculated based on the other information entered above.
SFA Interest Rate Match Check:	Match	If the SFA Interest Rate Calculation is not equal to the SFA Interest Rate Used, provide explanation below.

TEMPLATE 4A - Sheet 4A-2

v20221102p

SFA Determination - Benefit Payments for the "basic method" for all plans, and for the "increasing assets method" for MRPA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-2.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
SFA Measurement Date:	12/31/2021

On this Sheet, show all benefit payment amounts as positive amounts.

		PROJECTED BENEFIT PAYMENTS for:				
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Current Retirees and Beneficiaries in Pay Status	Current Terminated Vested Participants	Current Active Participants	New Entrants	Total
01/01/2022	12/31/2022	$7,673,797	$1,604,531	$270,197	$0	$9,548,525
01/01/2023	12/31/2023	$7,242,849	$1,245,802	$381,754	$0	$8,870,405
01/01/2024	12/31/2024	$7,006,021	$1,613,327	$515,628	$0	$9,134,977
01/01/2025	12/31/2025	$6,806,208	$1,940,284	$646,343	$360	$9,393,195
01/01/2026	12/31/2026	$6,615,638	$2,266,892	$773,609	$692	$9,656,831
01/01/2027	12/31/2027	$6,409,208	$2,525,464	$885,766	$874	$9,821,312
01/01/2028	12/31/2028	$6,205,909	$2,823,493	$965,270	$2,130	$9,996,802
01/01/2029	12/31/2029	$5,999,221	$3,142,003	$1,056,988	$7,240	$10,205,452
01/01/2030	12/31/2030	$5,767,636	$3,403,749	$1,129,774	$12,162	$10,313,321
01/01/2031	12/31/2031	$5,530,548	$3,641,733	$1,178,863	$15,269	$10,366,413
01/01/2032	12/31/2032	$5,289,844	$3,803,156	$1,238,467	$19,848	$10,351,315
01/01/2033	12/31/2033	$5,049,866	$3,960,977	$1,288,532	$25,275	$10,324,650
01/01/2034	12/31/2034	$4,789,913	$4,114,095	$1,329,394	$30,355	$10,263,757
01/01/2035	12/31/2035	$4,530,946	$4,229,926	$1,357,842	$38,758	$10,157,472
01/01/2036	12/31/2036	$4,271,921	$4,314,036	$1,372,018	$48,516	$10,006,491
01/01/2037	12/31/2037	$4,008,104	$4,387,143	$1,378,719	$58,493	$9,832,459
01/01/2038	12/31/2038	$3,740,518	$4,431,089	$1,375,469	$73,342	$9,620,418
01/01/2039	12/31/2039	$3,470,612	$4,434,460	$1,372,776	$88,213	$9,366,061
01/01/2040	12/31/2040	$3,200,042	$4,406,482	$1,365,174	$100,572	$9,072,270
01/01/2041	12/31/2041	$2,930,637	$4,359,345	$1,357,238	$114,835	$8,762,055
01/01/2042	12/31/2042	$2,664,353	$4,293,163	$1,341,653	$130,167	$8,429,336
01/01/2043	12/31/2043	$2,403,235	$4,225,348	$1,321,904	$145,346	$8,095,833
01/01/2044	12/31/2044	$2,149,408	$4,134,462	$1,295,040	$160,393	$7,739,303
01/01/2045	12/31/2045	$1,905,041	$4,012,892	$1,259,756	$179,832	$7,357,521
01/01/2046	12/31/2046	$1,672,313	$3,880,486	$1,226,919	$200,602	$6,980,320
01/01/2047	12/31/2047	$1,453,296	$3,724,868	$1,192,436	$221,000	$6,591,600
01/01/2048	12/31/2048	$1,249,794	$3,565,933	$1,150,577	$243,684	$6,209,988
01/01/2049	12/31/2049	$1,063,249	$3,395,476	$1,105,404	$266,211	$5,830,340
01/01/2050	12/31/2050	$894,630	$3,219,071	$1,058,303	$286,743	$5,458,747
01/01/2051	12/31/2051	$744,373	$3,034,880	$1,009,338	$308,454	$5,097,045

TEMPLATE 4A - Sheet 4A-3

v20221102p

SFA Determination - Participant Count and Administrative Expenses for the "basic method" for all plans, and for the "increasing assets method" for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-3.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
SFA Measurement Date:	12/31/2021

On this Sheet, show all administrative expense amounts as positive amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	**PROJECTED ADMINISTRATIVE EXPENSES** for: PBGC Premiums	Other	Total
01/01/2022	12/31/2022	2,977	$100,928	$505,581	$606,509
01/01/2023	12/31/2023	2,969	$108,080	$643,564	$751,644
01/01/2024	12/31/2024	2,940	$110,926	$665,245	$776,171
01/01/2025	12/31/2025	2,909	$113,295	$1,380,007	$1,493,302
01/01/2026	12/31/2026	2,899	$100,080	$2,474,328	$2,574,408
01/01/2027	12/31/2027	2,891	$118,531	$1,553,151	$1,671,682
01/01/2028	12/31/2028	2,879	$120,918	$957,905	$1,078,823
01/01/2029	12/31/2029	2,863	$123,109	$902,368	$1,025,477
01/01/2030	12/31/2030	2,847	$125,268	$843,455	$968,723
01/01/2031	12/31/2031	2,826	$146,952	$864,541	$1,011,493
01/01/2032	12/31/2032	2,800	$148,400	$886,154	$1,034,554
01/01/2033	12/31/2033	2,774	$149,796	$908,308	$1,058,104
01/01/2034	12/31/2034	2,744	$150,920	$931,016	$1,081,936
01/01/2035	12/31/2035	2,709	$151,704	$954,291	$1,105,995
01/01/2036	12/31/2036	2,672	$152,304	$978,149	$1,130,453
01/01/2037	12/31/2037	2,632	$152,656	$1,002,602	$1,155,258
01/01/2038	12/31/2038	2,591	$152,869	$1,027,668	$1,180,537
01/01/2039	12/31/2039	2,546	$152,760	$1,053,359	$1,206,119
01/01/2040	12/31/2040	2,498	$154,876	$1,079,693	$1,234,569
01/01/2041	12/31/2041	2,449	$156,736	$1,051,447	$1,208,183
01/01/2042	12/31/2042	2,397	$158,202	$1,011,520	$1,169,722
01/01/2043	12/31/2043	2,341	$159,188	$971,500	$1,130,688
01/01/2044	12/31/2044	2,285	$159,950	$928,716	$1,088,666
01/01/2045	12/31/2045	2,228	$160,416	$882,903	$1,043,319
01/01/2046	12/31/2046	2,171	$160,654	$837,638	$998,292
01/01/2047	12/31/2047	2,110	$160,360	$790,992	$951,352
01/01/2048	12/31/2048	2,048	$159,744	$745,199	$904,943
01/01/2049	12/31/2049	1,988	$159,040	$699,641	$858,681
01/01/2050	12/31/2050	1,928	$158,096	$655,050	$813,146
01/01/2051	12/31/2051	1,869	$156,996	$611,645	$768,641

TEMPLATE 4A - Sheet 4A-4

v20221102p

SFA Determination - Details for the "basic method" under § 4262.4(a)(1) for all plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-4.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan	
EIN:	16-6103576	
PN:	001	
MPRA Plan?	No	Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Measurement Date:	12/31/2021	
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$187,147,531	Per § 4262.4(a)(1), the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero.
Projected SFA exhaustion year:	2046	Only required on this sheet if the requested amount of SFA is based on the "basic method". Plan Year Start Date of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets.
Non-SFA Interest Rate:	5.26%	
SFA Interest Rate:	2.91%	

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments (should match total from Sheet 4A-2)	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$531,428	$84,396	$0	-$9,548,525	-$408,604	-$606,509	-$10,563,638	$5,272,858	$181,856,750	$0	$145,756	$3,261,580
01/01/2023	12/31/2023	$533,719	$84,396	$0	-$8,870,405	$0	-$751,644	-$9,622,049	$5,142,184	$177,376,885	$0	$185,867	$4,065,562
01/01/2024	12/31/2024	$487,906	$84,396	$0	-$9,134,977	$0	-$776,171	-$9,911,148	$5,007,317	$172,473,054	$0	$227,119	$4,864,984
01/01/2025	12/31/2025	$446,675	$84,396	$0	-$9,393,195	$0	-$1,493,302	-$10,886,497	$4,850,131	$166,436,688	$0	$268,235	$5,664,289
01/01/2026	12/31/2026	$442,093	$84,396	$0	-$9,656,831	$0	-$2,574,408	-$12,231,239	$4,654,474	$158,859,923	$0	$310,174	$6,500,953
01/01/2027	12/31/2027	$437,512	$107,434	$0	-$9,821,312	$0	-$1,671,682	-$11,492,994	$4,444,689	$151,811,618	$0	$354,685	$7,400,584
01/01/2028	12/31/2028	$432,931	$107,434	$0	-$9,996,802	$0	-$1,078,823	-$11,075,625	$4,245,463	$144,981,456	$0	$401,902	$8,342,852
01/01/2029	12/31/2029	$428,349	$107,434	$0	-$10,205,452	$0	-$1,025,477	-$11,230,929	$4,044,211	$137,794,739	$0	$451,361	$9,329,996
01/01/2030	12/31/2030	$423,768	$107,434	$0	-$10,313,321	$0	-$968,723	-$11,282,044	$3,834,221	$130,346,917	$0	$503,181	$10,364,380
01/01/2031	12/31/2031	$419,187	$57,011	$0	-$10,366,413	$0	-$1,011,493	-$11,377,906	$3,616,215	$122,585,225	$0	$556,160	$11,396,739
01/01/2032	12/31/2032	$414,606	$23,038	$0	-$10,351,315	$0	-$1,034,554	-$11,385,869	$3,390,264	$114,589,620	$0	$609,465	$12,443,848
01/01/2033	12/31/2033	$412,315	$23,038	$0	-$10,324,650	$0	-$1,058,104	-$11,382,754	$3,157,682	$106,364,547	$0	$664,491	$13,543,693
01/01/2034	12/31/2034	$407,734	$23,038	$0	-$10,263,757	$0	-$1,081,936	-$11,345,693	$2,918,955	$97,937,809	$0	$722,239	$14,696,704
01/01/2035	12/31/2035	$403,152	$23,038	$0	-$10,157,472	$0	-$1,105,995	-$11,263,467	$2,675,069	$89,349,410	$0	$782,784	$15,905,678
01/01/2036	12/31/2036	$398,571	$23,038	$0	-$10,006,491	$0	-$1,130,453	-$11,136,944	$2,427,175	$80,639,642	$0	$846,272	$17,173,560
01/01/2037	12/31/2037	$393,990	$23,038	$0	-$9,832,459	$0	-$1,155,258	-$10,987,717	$2,176,107	$71,828,031	$0	$912,859	$18,503,447
01/01/2038	12/31/2038	$391,699	$23,038	$0	-$9,620,418	$0	-$1,180,537	-$10,800,955	$1,922,665	$62,949,742	$0	$982,759	$19,900,944
01/01/2039	12/31/2039	$387,118	$23,038	$0	-$9,366,061	$0	-$1,206,119	-$10,572,180	$1,667,943	$54,045,505	$0	$1,056,164	$21,367,264
01/01/2040	12/31/2040	$382,537	$23,038	$0	-$9,072,270	$0	-$1,234,569	-$10,306,839	$1,413,065	$45,151,731	$0	$1,133,188	$22,906,027
01/01/2041	12/31/2041	$380,246	$23,038	$0	-$8,762,055	$0	-$1,208,183	-$9,970,238	$1,159,546	$36,341,039	$0	$1,214,075	$24,523,387
01/01/2042	12/31/2042	$375,665	$23,038	$0	-$8,429,336	$0	-$1,169,722	-$9,599,058	$908,972	$27,650,953	$0	$1,299,045	$26,221,135
01/01/2043	12/31/2043	$371,084	$23,038	$0	-$8,095,833	$0	-$1,130,688	-$9,226,521	$661,924	$19,086,356	$0	$1,388,243	$28,003,500
01/01/2044	12/31/2044	$368,793	$23,038	$0	-$7,739,303	$0	-$1,088,666	-$8,827,969	$418,932	$10,677,319	$0	$1,481,943	$29,877,275
01/01/2045	12/31/2045	$364,212	$23,038	$0	-$7,357,521	$0	-$1,043,319	-$8,400,840	$180,911	$2,457,390	$0	$1,580,400	$31,844,925
01/01/2046	12/31/2046	$361,921	$23,038	$0	-$6,980,320	$0	-$998,292	-$2,457,390	$0	$0	-$5,521,222	$1,529,749	$28,238,411
01/01/2047	12/31/2047	$357,340	$0	$0	-$6,591,600	$0	-$951,352	$0	$0	$0	-$7,542,952	$1,283,056	$22,335,855
01/01/2048	12/31/2048	$352,758	$0	$0	-$6,209,988	$0	-$904,943	$0	$0	$0	-$7,114,931	$984,563	$16,558,245
01/01/2049	12/31/2049	$350,468	$0	$0	-$5,830,340	$0	-$858,681	$0	$0	$0	-$6,689,021	$692,632	$10,912,325
01/01/2050	12/31/2050	$345,886	$0	$0	-$5,458,747	$0	-$813,146	$0	$0	$0	-$6,271,893	$407,324	$5,393,642
01/01/2051	12/31/2051	$343,596	$0	$0	-$5,097,045	$0	-$768,641	$0	$0	$0	-$5,865,686	$128,449	$0

TEMPLATE 4A - Sheet 4A-5

v20221102p

SFA Determination - Details for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans

See Template 4A Instructions for Additional Instructions for Sheet 4A-5.

PLAN INFORMATION

Abbreviated Plan Name:		
EIN:		
PN:		
MPRA Plan?		Meets the definition of a MPRA plan described in § 4262.4(a)(3)?
If a MPRA Plan, which method yields the greatest amount of SFA?		MPRA increasing assets method described in § 4262.4(a)(2)(i). MPRA present value method described in § 4262.4(a)(2)(ii).
SFA Measurement Date:		
Fair Market Value of Assets as of the SFA Measurement Date:		
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:		Per § 4262.4(a)(2)(i), the lowest whole dollar amount (not less than $0) for which, as of the last day of each plan year during the SFA coverage period, projected SFA assets and projected non-SFA assets are both greater than or equal to zero, and, as of the last day of the SFA coverage period, the sum of projected SFA assets and projected non-SFA assets is greater than the amount of such sum as of the last day of the immediately preceding plan year.
Projected SFA exhaustion year:		Only required on this sheet if the requested amount of SFA is based on the "increasing assets method". Plan Year Start Date of the plan year in which the sum of annual projected benefit payments and administrative expenses for the year exceeds the beginning-of-year projected SFA assets.
Non-SFA Interest Rate:		
SFA Interest Rate:		

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments (should match total from Sheet 4A-2)	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))

TEMPLATE 6A

v20220802p

Reconciliation - for non-MPRA plans using the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

File name: *Template 6A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (6) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 6A is not required if all assumptions and methods used to determine the requested SFA amount are identical to those used in the most recent actuarial certification of plan status completed before 1/1/2021 ("pre-2021 certification of plan status"), except the non-SFA and SFA interest rates, and except any assumptions changed in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance (other than the acceptable assumption change for "missing" terminated vested participants described in Section III.E of PBGC's SFA assumptions guidance).

This Template 6A is also not required if the requested SFA amount from Template 4A is the same as the SFA amount shown in Template 5A (Baseline).

If the assumptions/methods used to determine the requested SFA amount differ from those in the "Baseline" projection in Template 5A, then provide a reconciliation of the change in the total amount of SFA due to each change in assumption/method from the Baseline to the requested SFA as shown in Template 4A.

For each assumption/method change from the Baseline through the requested SFA amount, provide a deterministic projection using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (either Sheet 4A-4 or Sheet 4A-5).

Additional instructions for each individual worksheet:

Sheet

6A-1 **Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"**

For Item number 1, show the SFA amount determined in Template 5A using the "Baseline" assumptions and methods. If there is only one change in assumptions/methods between the Baseline (Template 5A) and the requested SFA amount (Template 4A), then show on Item number 2 the requested SFA amount, and briefly identify the change in assumptions from the Baseline.

If there is more than one change in assumptions/methods from the Baseline, show each individual change as a separate Item number. Each Item number should reflect all changes already measured in the prior Item number. For example, the difference between the SFA amount shown for Item number 4 and Item number 5 should be the incremental change due to changing the identified single assumption/method. The Item numbers should show assumption/method changes in the order that they were incrementally measured.

6A-2 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

For non-MPRA plans, see Template 4A instructions for Sheet 4A-4, except provide the projection used to determine the intermediate Item number 2 SFA amount from Sheet 6A-1 under the "basic method" described in § 4262.4(a)(1). Unlike Sheet 4A-4, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

For MPRA plans for which the requested amount of SFA is determined under the "increasing assets method", see Template 4A instructions for Sheet 4A-5, except provide the projection used to determine each intermediate SFA amount from Sheet 6A-1 under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to explicitly identify the projected SFA exhaustion year in Sheet 6A-2.

A Reconciliation Details sheet is not needed for the last Item number shown in the Sheet 6A-1 Reconciliation, since the information should be the same as shown in Template 4A. For example, if there is only one assumption change from the Baseline, then Item number 2 should identify what assumption changed between the Baseline and Item number 2, where Item number 2 is the requested SFA amount. Since details on the determination of the requested SFA amount are shown in Template 4A, a separate Sheet 6A-2 Reconciliation Details is not required here.

6A-3 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 3 SFA amount from Sheet 6A-1.

6A-4 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 4 SFA amount from Sheet 6A-1.

6A-5 Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See instructions for 6A-2 Reconciliation Details, except for the intermediate Item number 5 SFA amount from Sheet 6A-1.

Version Updates (newest version at top)

Version	Date updated	
v20220802p	08/02/2022	Cosmetic changes to increase the size of some rows
v20220701p	07/01/2022	

TEMPLATE 6A - Sheet 6A-1

v20220802p

Reconciliation - Summary for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 6A Instructions for Additional Instructions for Sheet 6A-1.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A

Item number	Basis for Assumptions/Methods. For each Item, briefly describe the incremental change reflected in the SFA amount.	Change in SFA Amount (from prior Item number)	SFA Amount	NOTE: A sheet with Recon Details is not required for the last Item number provided, since that information should be the same as provided
1	Baseline	N/A	$176,596,491	From Template 5A.
2	Cash Flow Timing Assumptions	$225,734	$176,822,225	Show details supporting the SFA amount on Sheet 6A-2.
3	Withdrawal Liability Payments Assumption	($1,415,226)	$175,406,999	Show details supporting the SFA amount on Sheet 6A-3.
4	VCP Corrections	($91,333)	$175,315,666	Show details supporting the SFA amount on Sheet 6A-4.
5	Reimbursement of PBGC Reduced Benefits	$408,604	$175,724,270	Show details supporting the SFA amount on Sheet 6A-5.
6	Valuation of Pop-Up Options	$1,208,835	$176,933,105	Show details supporting the SFA amount on Sheet 6A-6.
7	Valuation of Late Retirements	$545,067	$177,478,172	Show details supporting the SFA amount on Sheet 6A-7.
8	Retirement Assumption	$2,691,629	$180,169,801	Show details supporting the SFA amount on Sheet 6A-8.
9	Turnover Assumption	($1,613,492)	$178,556,309	Show details supporting the SFA amount on Sheet 6A-9.
10	Optional Forms Assumption	($1,663,981)	$176,892,328	Show details supporting the SFA amount on Sheet 6A-10.
11	CBUs Assumption	$557,691	$177,450,019	Show details supporting the SFA amount on Sheet 6A-11.
12	Administrative Expenses Assumption	$9,697,512	$187,147,531	Matches Template 4A-4

Create additional rows as needed, and create additional detailed sheets by copying Sheet 6A-5 and re-labeling the header and the sheet name to be 6A-6, 6A-7, etc.

TEMPLATE 6A - Sheet 6A-2

Item Description (from 6A-1):	Cash Flow Timing Assumptions

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$176,822,225
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$0	$0	-$11,439,118	$0	-$419,013	-$11,858,131	$4,959,110	$169,923,204	$0	$142,965	$3,149,153
01/01/2023	12/31/2023	$506,188	$0	$0	-$8,807,720	$0	-$427,393	-$9,235,113	$4,799,706	$165,487,797	$0	$177,110	$3,832,451
01/01/2024	12/31/2024	$506,188	$0	$0	-$9,102,355	$0	-$435,941	-$9,538,296	$4,665,867	$160,615,368	$0	$213,052	$4,551,691
01/01/2025	12/31/2025	$506,188	$0	$0	-$9,477,162	$0	-$444,660	-$9,921,822	$4,518,044	$155,211,591	$0	$250,884	$5,308,763
01/01/2026	12/31/2026	$506,188	$0	$0	-$9,749,559	$0	-$453,553	-$10,203,112	$4,356,371	$149,364,850	$0	$290,706	$6,105,657
01/01/2027	12/31/2027	$506,188	$0	$0	-$9,910,456	$0	-$567,662	-$10,478,118	$4,182,926	$143,069,658	$0	$332,622	$6,944,467
01/01/2028	12/31/2028	$506,188	$0	$0	-$10,018,179	$0	-$579,016	-$10,597,195	$3,997,890	$136,470,353	$0	$376,744	$7,827,399
01/01/2029	12/31/2029	$506,188	$0	$0	-$10,289,463	$0	-$590,595	-$10,880,058	$3,801,424	$129,391,719	$0	$423,186	$8,756,774
01/01/2030	12/31/2030	$506,188	$0	$0	-$10,392,000	$0	-$602,408	-$10,994,408	$3,593,666	$121,990,978	$0	$472,071	$9,735,033
01/01/2031	12/31/2031	$506,188	$0	$0	-$10,332,184	$0	-$614,455	-$10,946,639	$3,379,091	$114,423,429	$0	$523,528	$10,764,748
01/01/2032	12/31/2032	$506,188	$0	$0	-$10,312,240	$0	-$626,745	-$10,938,985	$3,159,030	$106,643,475	$0	$577,691	$11,848,627
01/01/2033	12/31/2033	$506,188	$0	$0	-$10,274,467	$0	-$639,280	-$10,913,747	$2,933,066	$98,662,794	$0	$634,703	$12,989,518
01/01/2034	12/31/2034	$506,188	$0	$0	-$10,230,243	$0	-$652,065	-$10,882,308	$2,701,360	$90,481,846	$0	$694,714	$14,190,419
01/01/2035	12/31/2035	$506,188	$0	$0	-$10,082,319	$0	-$665,107	-$10,747,426	$2,465,457	$82,199,877	$0	$757,881	$15,454,488
01/01/2036	12/31/2036	$506,188	$0	$0	-$9,872,386	$0	-$678,409	-$10,550,795	$2,227,588	$73,876,670	$0	$824,371	$16,785,047
01/01/2037	12/31/2037	$506,188	$0	$0	-$9,643,264	$0	-$691,977	-$10,335,241	$1,988,818	$65,530,247	$0	$894,358	$18,185,594
01/01/2038	12/31/2038	$506,188	$0	$0	-$9,427,628	$0	-$705,816	-$10,133,444	$1,749,157	$57,145,960	$0	$968,027	$19,659,809
01/01/2039	12/31/2039	$506,188	$0	$0	-$9,187,077	$0	-$719,932	-$9,907,009	$1,508,783	$48,747,734	$0	$1,045,571	$21,211,568
01/01/2040	12/31/2040	$506,188	$0	$0	-$8,839,920	$0	-$734,332	-$9,574,252	$1,269,680	$40,443,162	$0	$1,127,193	$22,844,949
01/01/2041	12/31/2041	$506,188	$0	$0	-$8,508,852	$0	-$749,018	-$9,257,870	$1,033,045	$32,218,337	$0	$1,213,109	$24,564,247
01/01/2042	12/31/2042	$506,188	$0	$0	-$8,171,760	$0	-$763,998	-$8,935,758	$798,822	$24,081,401	$0	$1,303,544	$26,373,979
01/01/2043	12/31/2043	$506,188	$0	$0	-$7,856,257	$0	-$779,278	-$8,635,535	$566,812	$16,012,678	$0	$1,398,736	$28,278,903
01/01/2044	12/31/2044	$506,188	$0	$0	-$7,529,509	$0	-$794,864	-$8,324,373	$336,961	$8,025,266	$0	$1,498,935	$30,284,026
01/01/2045	12/31/2045	$506,188	$0	$0	-$7,129,240	$0	-$810,761	-$7,940,001	$110,630	$195,895	$0	$1,604,405	$32,394,619
01/01/2046	12/31/2046	$506,188	$0	$0	-$6,747,819	$0	-$826,976	-$195,895	$0	$0	-$7,378,900	$1,509,226	$27,031,133
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,387,470	$0	-$843,516	$0	$0	$0	-$7,230,986	$1,231,512	$21,537,846
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,054,692	$0	-$860,386	$0	$0	$0	-$6,915,078	$951,651	$16,080,608
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,769,685	$0	-$854,748	$0	$0	$0	-$6,624,433	$672,918	$10,635,281
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,449,878	$0	-$819,619	$0	$0	$0	-$6,269,497	$396,580	$5,268,551
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,116,600	$0	-$782,939	$0	$0	$0	-$5,899,539	$124,802	$2

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	Withdrawal Liability Payments Assumption

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$175,406,999
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$11,439,118	$0	-$419,013	-$11,858,131	$4,917,927	$168,466,795	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,807,720	$0	-$427,393	-$9,235,113	$4,757,325	$163,989,007	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$9,102,355	$0	-$435,941	-$9,538,296	$4,622,252	$159,072,963	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,477,162	$0	-$444,660	-$9,921,822	$4,473,160	$153,624,301	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,749,559	$0	-$453,553	-$10,203,112	$4,310,181	$147,731,370	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$9,910,456	$0	-$567,662	-$10,478,118	$4,135,392	$141,388,644	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$10,018,179	$0	-$579,016	-$10,597,195	$3,948,973	$134,740,422	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,289,463	$0	-$590,595	-$10,880,058	$3,751,083	$127,611,447	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,392,000	$0	-$602,408	-$10,994,408	$3,541,860	$120,158,899	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,332,184	$0	-$614,455	-$10,946,639	$3,325,778	$112,538,038	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,312,240	$0	-$626,745	-$10,938,985	$3,104,165	$104,703,219	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,274,467	$0	-$639,280	-$10,913,747	$2,876,605	$96,666,076	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,230,243	$0	-$652,065	-$10,882,308	$2,643,255	$88,427,024	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,082,319	$0	-$665,107	-$10,747,426	$2,405,661	$80,085,259	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$9,872,386	$0	-$678,409	-$10,550,795	$2,166,053	$71,700,517	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,643,264	$0	-$691,977	-$10,335,241	$1,925,492	$63,290,768	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,427,628	$0	-$705,816	-$10,133,444	$1,683,988	$54,841,312	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,187,077	$0	-$719,932	-$9,907,009	$1,441,718	$46,376,020	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$8,839,920	$0	-$734,332	-$9,574,252	$1,200,663	$38,002,431	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,508,852	$0	-$749,018	-$9,257,870	$962,020	$29,706,581	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,171,760	$0	-$763,998	-$8,935,758	$725,730	$21,496,553	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$7,856,257	$0	-$779,278	-$8,635,535	$491,593	$13,352,611	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,529,509	$0	-$794,864	-$8,324,373	$259,553	$5,287,792	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,129,240	$0	-$810,761	-$5,287,792	$0	$0	-$2,652,210	$1,674,302	$32,563,462
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$6,747,819	$0	-$826,976	$0	$0	$0	-$7,574,795	$1,513,239	$27,031,132
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,387,470	$0	-$843,516	$0	$0	$0	-$7,230,986	$1,231,512	$21,537,846
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,054,692	$0	-$860,386	$0	$0	$0	-$6,915,078	$951,651	$16,080,607
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,769,685	$0	-$854,748	$0	$0	$0	-$6,624,433	$672,918	$10,635,280
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,449,878	$0	-$819,619	$0	$0	$0	-$6,269,497	$396,580	$5,268,550
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,116,600	$0	-$782,939	$0	$0	$0	-$5,899,539	$124,802	$1

TEMPLATE 6A - Sheet 6A-4

Item Description (from 6A-1):	VCP Corrections

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$175,315,666
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$11,453,616	$0	-$419,013	-$11,872,629	$4,912,281	$168,355,318	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,665,391	$0	-$427,393	-$9,092,784	$4,756,325	$164,018,858	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$8,965,236	$0	-$435,941	-$9,401,177	$4,625,283	$159,242,964	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,346,036	$0	-$444,660	-$9,790,696	$4,480,174	$153,932,442	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,624,297	$0	-$453,553	-$10,077,850	$4,321,123	$148,175,715	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$9,793,931	$0	-$567,662	-$10,361,593	$4,150,159	$141,964,281	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$9,918,895	$0	-$579,016	-$10,497,911	$3,967,289	$135,433,659	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,210,442	$0	-$590,595	-$10,801,037	$3,772,502	$128,405,124	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,318,057	$0	-$602,408	-$10,920,465	$3,566,122	$121,050,781	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,268,263	$0	-$614,455	-$10,882,718	$3,352,739	$113,520,801	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,266,064	$0	-$626,745	-$10,892,809	$3,133,492	$105,761,485	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,239,244	$0	-$639,280	-$10,878,524	$2,907,956	$97,790,916	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,204,608	$0	-$652,065	-$10,856,673	$2,676,392	$89,610,636	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,069,387	$0	-$665,107	-$10,734,494	$2,440,308	$81,316,450	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$9,874,297	$0	-$678,409	-$10,552,706	$2,201,850	$72,965,594	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,660,736	$0	-$691,977	-$10,352,713	$1,962,031	$64,574,911	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,470,184	$0	-$705,816	-$10,176,000	$1,720,686	$56,119,597	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,249,627	$0	-$719,932	-$9,969,559	$1,477,930	$47,627,967	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$8,918,281	$0	-$734,332	-$9,652,613	$1,235,860	$39,211,214	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,596,532	$0	-$749,018	-$9,345,550	$995,813	$30,861,478	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,272,695	$0	-$763,998	-$9,036,693	$757,746	$22,582,531	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$7,969,880	$0	-$779,278	-$8,749,158	$521,404	$14,354,777	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,655,495	$0	-$794,864	-$8,450,359	$286,730	$6,191,148	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,272,354	$0	-$810,761	-$6,191,148	$0	$0	-$1,891,967	$1,695,556	$33,344,959
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$6,891,948	$0	-$826,976	$0	$0	$0	-$7,718,924	$1,550,239	$27,705,500
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,532,276	$0	-$843,516	$0	$0	$0	-$7,375,792	$1,262,857	$22,098,753
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,199,190	$0	-$860,386	$0	$0	$0	-$7,059,576	$977,037	$16,522,402
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,913,173	$0	-$871,967	$0	$0	$0	-$6,785,140	$691,615	$10,935,066
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,591,615	$0	-$836,628	$0	$0	$0	-$6,428,243	$407,863	$5,420,874
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,255,824	$0	-$799,646	$0	$0	$0	-$6,055,470	$128,408	$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Reimbursement of PBGC Reduced Benefits

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$175,724,270
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$11,453,616	-$408,604	-$419,013	-$12,281,233	$4,912,281	$168,355,318	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,665,391	$0	-$427,393	-$9,092,784	$4,756,325	$164,018,858	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$8,965,236	$0	-$435,941	-$9,401,177	$4,625,283	$159,242,964	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,346,036	$0	-$444,660	-$9,790,696	$4,480,174	$153,932,443	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,624,297	$0	-$453,553	-$10,077,850	$4,321,123	$148,175,715	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$9,793,931	$0	-$567,662	-$10,361,593	$4,150,159	$141,964,281	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$9,918,895	$0	-$579,016	-$10,497,911	$3,967,289	$135,433,659	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,210,442	$0	-$590,595	-$10,801,037	$3,772,502	$128,405,124	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,318,057	$0	-$602,408	-$10,920,465	$3,566,122	$121,050,781	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,268,263	$0	-$614,455	-$10,882,718	$3,352,739	$113,520,802	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,266,064	$0	-$626,745	-$10,892,809	$3,133,492	$105,761,485	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,239,244	$0	-$639,280	-$10,878,524	$2,907,956	$97,790,916	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,204,608	$0	-$652,065	-$10,856,673	$2,676,392	$89,610,636	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,069,387	$0	-$665,107	-$10,734,494	$2,440,308	$81,316,450	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$9,874,297	$0	-$678,409	-$10,552,706	$2,201,850	$72,965,594	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,660,736	$0	-$691,977	-$10,352,713	$1,962,031	$64,574,912	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,470,184	$0	-$705,816	-$10,176,000	$1,720,686	$56,119,597	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,249,627	$0	-$719,932	-$9,969,559	$1,477,930	$47,627,968	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$8,918,281	$0	-$734,332	-$9,652,613	$1,235,860	$39,211,214	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,596,532	$0	-$749,018	-$9,345,550	$995,813	$30,861,478	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,272,695	$0	-$763,998	-$9,036,693	$757,746	$22,582,531	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$7,969,880	$0	-$779,278	-$8,749,158	$521,404	$14,354,777	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,655,495	$0	-$794,864	-$8,450,359	$286,730	$6,191,148	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,272,354	$0	-$810,761	-$6,191,148	$0	$0	-$1,891,967	$1,695,556	$33,344,959
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$6,891,948	$0	-$826,976	$0	$0	$0	-$7,718,924	$1,550,239	$27,705,500
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,532,276	$0	-$843,516	$0	$0	$0	-$7,375,792	$1,262,857	$22,098,753
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,199,190	$0	-$860,386	$0	$0	$0	-$7,059,576	$977,038	$16,522,403
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,913,173	$0	-$871,967	$0	$0	$0	-$6,785,140	$691,615	$10,935,066
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,591,615	$0	-$836,628	$0	$0	$0	-$6,428,243	$407,863	$5,420,874
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,255,824	$0	-$799,646	$0	$0	$0	-$6,055,470	$128,408	$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Valuation of Pop-Up Options

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$176,933,105
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$11,466,134	-$408,604	-$419,013	-$12,293,751	$4,947,261	$169,586,615	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,686,402	$0	-$427,393	-$9,113,795	$4,791,824	$165,264,644	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$8,994,594	$0	-$435,941	-$9,430,535	$4,661,072	$160,495,181	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,383,527	$0	-$444,660	-$9,828,187	$4,516,023	$155,183,017	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,669,642	$0	-$453,553	-$10,123,195	$4,356,799	$149,416,621	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$9,846,777	$0	-$567,662	-$10,414,439	$4,185,436	$143,187,618	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$9,978,812	$0	-$579,016	-$10,557,828	$4,001,944	$136,631,734	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,276,920	$0	-$590,595	-$10,867,515	$3,806,318	$129,570,537	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,390,500	$0	-$602,408	-$10,992,908	$3,598,893	$122,176,523	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,345,989	$0	-$614,455	-$10,960,444	$3,384,273	$114,600,351	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,348,306	$0	-$626,745	-$10,975,051	$3,163,610	$106,788,911	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,325,155	$0	-$639,280	-$10,964,435	$2,936,500	$98,760,975	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,293,268	$0	-$652,065	-$10,945,333	$2,703,223	$90,518,866	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,159,823	$0	-$665,107	-$10,824,930	$2,465,312	$82,159,248	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$9,965,497	$0	-$678,409	-$10,643,906	$2,224,938	$73,740,280	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,751,669	$0	-$691,977	-$10,443,646	$1,983,140	$65,279,774	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,559,823	$0	-$705,816	-$10,265,639	$1,739,784	$56,753,920	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,336,971	$0	-$719,932	-$10,056,903	$1,495,012	$48,192,028	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$9,002,381	$0	-$734,332	-$9,736,713	$1,250,948	$39,706,263	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,676,518	$0	-$749,018	-$9,425,536	$1,008,958	$31,289,686	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,347,799	$0	-$763,998	-$9,111,797	$769,023	$22,946,912	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$8,039,461	$0	-$779,278	-$8,818,739	$530,911	$14,659,083	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,719,062	$0	-$794,864	-$8,513,926	$294,583	$6,439,741	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,329,584	$0	-$810,761	-$6,439,741	$0	$0	-$1,700,604	$1,700,906	$33,541,672
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$6,942,692	$0	-$826,976	$0	$0	$0	-$7,769,668	$1,559,140	$27,860,370
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,576,567	$0	-$843,516	$0	$0	$0	-$7,420,083	$1,269,742	$22,216,216
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,237,230	$0	-$860,386	$0	$0	$0	-$7,097,616	$982,132	$16,606,920
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,945,316	$0	-$875,824	$0	$0	$0	-$6,821,140	$695,044	$10,987,012
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,618,333	$0	-$839,834	$0	$0	$0	-$6,458,167	$409,750	$5,444,783
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,277,676	$0	-$802,268	$0	$0	$0	-$6,079,944	$128,974	$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Valuation of Late Retirements

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$177,478,172
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

SFA Measurement Date / Plan Year Start Date	Plan Year End Date	(1) Contributions	(2) Withdrawal Liability Payments	(3) Other Payments to Plan (excluding financial assistance and SFA)	(4) Benefit Payments	(5) Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	(6) Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	(7) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	(8) SFA Investment Income Based on SFA Interest Rate	(9) Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	(10) Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	(11) Non-SFA Investment Income Based on Non-SFA Interest Rate	(12) Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$9,901,537	-$408,604	-$419,013	-$10,729,154	$4,987,786	$171,736,804	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,877,779	$0	-$427,393	-$9,305,172	$4,851,378	$167,283,009	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$9,180,705	$0	-$435,941	-$9,616,646	$4,716,873	$162,383,236	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,564,254	$0	-$444,660	-$10,008,914	$4,568,117	$156,942,439	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,844,671	$0	-$453,553	-$10,298,224	$4,405,240	$151,049,454	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$10,017,578	$0	-$567,662	-$10,585,240	$4,230,259	$144,694,473	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$10,143,232	$0	-$579,016	-$10,722,248	$4,043,201	$138,015,427	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,434,616	$0	-$590,595	-$11,025,211	$3,844,098	$130,834,313	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,541,089	$0	-$602,408	-$11,143,497	$3,633,295	$123,324,112	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,489,174	$0	-$614,455	-$11,103,629	$3,415,411	$115,635,893	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,483,765	$0	-$626,745	-$11,110,510	$3,191,609	$107,716,993	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,452,586	$0	-$639,280	-$11,091,866	$2,961,498	$99,586,625	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,412,409	$0	-$652,065	-$11,064,474	$2,725,372	$91,247,523	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,270,456	$0	-$665,107	-$10,935,563	$2,484,772	$82,796,732	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$10,067,452	$0	-$678,409	-$10,745,861	$2,241,882	$74,292,753	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,844,848	$0	-$691,977	-$10,536,825	$1,997,749	$65,753,676	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,644,208	$0	-$705,816	-$10,350,024	$1,752,245	$57,155,897	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,412,634	$0	-$719,932	-$10,132,566	$1,505,516	$48,528,847	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$9,069,496	$0	-$734,332	-$9,803,828	$1,259,691	$39,984,710	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,735,349	$0	-$749,018	-$9,484,367	$1,016,134	$31,516,477	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,398,719	$0	-$763,998	-$9,162,717	$774,820	$23,128,580	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$8,082,934	$0	-$779,278	-$8,862,212	$535,512	$14,801,880	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,755,640	$0	-$794,864	-$8,550,504	$298,162	$6,549,539	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,359,892	$0	-$810,761	-$6,549,539	$0	$0	-$1,621,115	$1,703,128	$33,623,383
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$6,967,409	$0	-$826,976	$0	$0	$0	-$7,794,385	$1,562,734	$27,920,958
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,596,389	$0	-$843,516	$0	$0	$0	-$7,439,905	$1,272,364	$22,259,605
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,252,862	$0	-$860,386	$0	$0	$0	-$7,113,248	$983,969	$16,636,514
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,957,423	$0	-$877,277	$0	$0	$0	-$6,834,700	$696,217	$11,004,219
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,627,540	$0	-$840,939	$0	$0	$0	-$6,468,479	$410,363	$5,452,292
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,284,539	$0	-$803,092	$0	$0	$0	-$6,087,631	$129,152	$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Retirement Assumption

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$180,169,801
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$9,621,497	-$408,604	-$419,013	-$10,449,114	$5,070,527	$174,791,214	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,975,380	$0	-$427,393	-$9,402,773	$4,938,723	$170,327,163	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$9,267,926	$0	-$435,941	-$9,703,867	$4,804,083	$165,427,379	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,548,745	$0	-$444,660	-$9,993,405	$4,656,946	$160,090,919	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,841,152	$0	-$453,553	-$10,294,705	$4,496,916	$154,293,130	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$10,026,813	$0	-$567,662	-$10,594,475	$4,324,505	$148,023,160	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$10,223,164	$0	-$579,016	-$10,802,180	$4,138,806	$141,359,786	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,456,522	$0	-$590,595	-$11,047,117	$3,941,073	$134,253,742	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,582,271	$0	-$602,408	-$11,184,679	$3,732,152	$126,801,215	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,644,409	$0	-$614,455	-$11,258,864	$3,514,147	$119,056,498	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,635,777	$0	-$626,745	-$11,262,522	$3,288,753	$111,082,729	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,615,825	$0	-$639,280	-$11,255,105	$3,056,868	$102,884,491	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,566,184	$0	-$652,065	-$11,218,249	$2,818,915	$94,485,158	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,462,956	$0	-$665,107	-$11,128,063	$2,575,953	$85,933,048	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$10,311,151	$0	-$678,409	-$10,989,560	$2,329,307	$77,272,795	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$10,136,275	$0	-$691,977	-$10,828,252	$2,079,874	$68,524,417	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,917,219	$0	-$705,816	-$10,623,035	$1,828,570	$59,729,951	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,650,061	$0	-$719,932	-$10,369,993	$1,576,679	$50,936,636	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$9,341,975	$0	-$734,332	-$10,076,307	$1,325,463	$42,185,793	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$9,020,227	$0	-$749,018	-$9,769,245	$1,075,695	$33,492,242	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,682,877	$0	-$763,998	-$9,446,875	$827,836	$24,873,203	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$8,350,209	$0	-$779,278	-$9,129,487	$582,067	$16,325,783	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,996,729	$0	-$794,864	-$8,791,593	$338,707	$7,872,898	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,607,590	$0	-$810,761	-$7,872,898	$0	$0	-$545,453	$1,733,232	$34,729,149
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$7,230,098	$0	-$826,976	$0	$0	$0	-$8,057,074	$1,613,412	$28,814,713
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,845,782	$0	-$843,516	$0	$0	$0	-$7,689,298	$1,312,269	$22,943,872
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,475,107	$0	-$860,386	$0	$0	$0	-$7,335,493	$1,013,629	$17,128,196
01/01/2049	12/31/2049	$506,188	$0	$0	-$6,123,245	$0	-$877,594	$0	$0	$0	-$7,000,839	$717,346	$11,350,891
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,785,485	$0	-$859,892	$0	$0	$0	-$6,645,377	$423,600	$5,635,302
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,451,808	$0	-$823,164	$0	$0	$0	-$6,274,972	$133,484	$2

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Turnover Assumption

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$178,556,309
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$9,621,364	-$408,604	-$419,013	-$10,448,981	$5,023,576	$173,130,904	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,975,300	$0	-$427,393	-$9,402,693	$4,890,409	$168,618,620	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$9,267,931	$0	-$435,941	-$9,703,872	$4,754,364	$163,669,112	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,547,882	$0	-$444,660	-$9,992,542	$4,605,794	$158,282,363	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,838,794	$0	-$453,553	-$10,292,347	$4,444,324	$152,434,340	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$10,021,125	$0	-$567,662	-$10,588,787	$4,270,504	$146,116,057	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$10,214,049	$0	-$579,016	-$10,793,065	$4,083,453	$139,406,445	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,440,880	$0	-$590,595	-$11,031,475	$3,884,477	$132,259,447	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,561,220	$0	-$602,408	-$11,163,628	$3,674,449	$124,770,269	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,623,032	$0	-$614,455	-$11,237,487	$3,455,384	$116,988,166	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,609,323	$0	-$626,745	-$11,236,068	$3,228,981	$108,981,079	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,581,762	$0	-$639,280	-$11,221,042	$2,996,247	$100,756,284	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,519,265	$0	-$652,065	-$11,171,330	$2,757,724	$92,342,678	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,404,893	$0	-$665,107	-$11,070,000	$2,514,522	$83,787,200	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$10,240,485	$0	-$678,409	-$10,918,894	$2,267,977	$75,136,283	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$10,053,271	$0	-$691,977	-$10,745,248	$2,019,010	$66,410,045	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,824,250	$0	-$705,816	-$10,530,066	$1,768,507	$57,648,485	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,551,288	$0	-$719,932	-$10,271,220	$1,517,665	$48,894,930	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$9,239,468	$0	-$734,332	-$9,973,800	$1,267,665	$40,188,795	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,910,257	$0	-$749,018	-$9,659,275	$1,019,315	$31,548,836	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,555,809	$0	-$763,998	-$9,319,807	$773,286	$23,002,314	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$8,201,969	$0	-$779,278	-$8,981,247	$529,961	$14,551,029	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,824,079	$0	-$794,864	-$8,618,943	$289,783	$6,221,870	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,418,279	$0	-$810,761	-$6,221,870	$0	$0	-$2,007,171	$1,692,314	$33,226,513
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$7,020,516	$0	-$826,976	$0	$0	$0	-$7,847,492	$1,540,345	$27,448,592
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,614,575	$0	-$843,516	$0	$0	$0	-$7,458,091	$1,246,999	$21,743,688
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,219,976	$0	-$860,386	$0	$0	$0	-$7,080,362	$957,769	$16,127,283
01/01/2049	12/31/2049	$506,188	$0	$0	-$5,830,727	$0	-$862,073	$0	$0	$0	-$6,692,800	$673,441	$10,614,112
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,454,466	$0	-$820,170	$0	$0	$0	-$6,274,636	$395,321	$5,240,985
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,091,405	$0	-$779,916	$0	$0	$0	-$5,871,321	$124,149	$2

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	Optional Forms Assumption

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$176,892,328
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$506,188	$84,396	$0	-$9,549,360	-$408,604	-$419,013	-$10,376,977	$4,976,289	$171,491,640	$0	$145,185	$3,235,769
01/01/2023	12/31/2023	$506,188	$84,396	$0	-$8,872,802	$0	-$427,393	-$9,300,195	$4,844,322	$167,035,767	$0	$183,886	$4,010,239
01/01/2024	12/31/2024	$506,188	$84,396	$0	-$9,140,429	$0	-$435,941	-$9,576,370	$4,710,313	$162,169,710	$0	$224,623	$4,825,446
01/01/2025	12/31/2025	$506,188	$84,396	$0	-$9,401,735	$0	-$444,660	-$9,846,395	$4,564,465	$156,887,780	$0	$267,503	$5,683,533
01/01/2026	12/31/2026	$506,188	$84,396	$0	-$9,669,451	$0	-$453,553	-$10,123,004	$4,406,411	$151,171,187	$0	$312,638	$6,586,755
01/01/2027	12/31/2027	$506,188	$107,434	$0	-$9,839,153	$0	-$567,662	-$10,406,815	$4,236,614	$145,000,986	$0	$360,754	$7,561,131
01/01/2028	12/31/2028	$506,188	$107,434	$0	-$10,019,068	$0	-$579,016	-$10,598,084	$4,054,078	$138,456,980	$0	$412,006	$8,586,760
01/01/2029	12/31/2029	$506,188	$107,434	$0	-$10,232,416	$0	-$590,595	-$10,823,011	$3,860,134	$131,494,103	$0	$465,954	$9,666,336
01/01/2030	12/31/2030	$506,188	$107,434	$0	-$10,346,172	$0	-$602,408	-$10,948,580	$3,655,568	$124,201,092	$0	$522,740	$10,802,698
01/01/2031	12/31/2031	$506,188	$57,011	$0	-$10,406,622	$0	-$614,455	-$11,021,077	$3,442,232	$116,622,246	$0	$581,186	$11,947,084
01/01/2032	12/31/2032	$506,188	$23,038	$0	-$10,399,231	$0	-$626,745	-$11,025,976	$3,221,645	$108,817,915	$0	$640,487	$13,116,798
01/01/2033	12/31/2033	$506,188	$23,038	$0	-$10,379,247	$0	-$639,280	-$11,018,527	$2,994,691	$100,794,079	$0	$702,014	$14,348,038
01/01/2034	12/31/2034	$506,188	$23,038	$0	-$10,326,065	$0	-$652,065	-$10,978,130	$2,761,870	$92,577,819	$0	$766,778	$15,644,042
01/01/2035	12/31/2035	$506,188	$23,038	$0	-$10,226,061	$0	-$665,107	-$10,891,168	$2,524,184	$84,210,834	$0	$834,947	$17,008,216
01/01/2036	12/31/2036	$506,188	$23,038	$0	-$10,081,015	$0	-$678,409	-$10,759,424	$2,282,818	$75,734,229	$0	$906,703	$18,444,146
01/01/2037	12/31/2037	$506,188	$23,038	$0	-$9,915,075	$0	-$691,977	-$10,607,052	$2,038,589	$67,165,765	$0	$982,233	$19,955,605
01/01/2038	12/31/2038	$506,188	$23,038	$0	-$9,710,589	$0	-$705,816	-$10,416,405	$1,792,290	$58,541,650	$0	$1,061,736	$21,546,567
01/01/2039	12/31/2039	$506,188	$23,038	$0	-$9,464,919	$0	-$719,932	-$10,184,851	$1,545,018	$49,901,816	$0	$1,145,420	$23,221,214
01/01/2040	12/31/2040	$506,188	$23,038	$0	-$9,183,060	$0	-$734,332	-$9,917,392	$1,297,855	$41,282,279	$0	$1,233,507	$24,983,947
01/01/2041	12/31/2041	$506,188	$23,038	$0	-$8,884,811	$0	-$749,018	-$9,633,829	$1,051,537	$32,699,987	$0	$1,326,226	$26,839,400
01/01/2042	12/31/2042	$506,188	$23,038	$0	-$8,562,571	$0	-$763,998	-$9,326,569	$806,677	$24,180,096	$0	$1,423,823	$28,792,449
01/01/2043	12/31/2043	$506,188	$23,038	$0	-$8,239,829	$0	-$779,278	-$9,019,107	$563,638	$15,724,627	$0	$1,526,554	$30,848,229
01/01/2044	12/31/2044	$506,188	$23,038	$0	-$7,894,009	$0	-$794,864	-$8,688,873	$322,833	$7,358,587	$0	$1,634,688	$33,012,144
01/01/2045	12/31/2045	$506,188	$23,038	$0	-$7,521,155	$0	-$810,761	-$7,358,587	$0	$0	-$973,330	$1,721,253	$34,289,293
01/01/2046	12/31/2046	$506,188	$23,038	$0	-$7,154,071	$0	-$826,976	$0	$0	$0	-$7,981,047	$1,592,442	$28,429,914
01/01/2047	12/31/2047	$506,188	$0	$0	-$6,777,818	$0	-$843,516	$0	$0	$0	-$7,621,334	$1,293,965	$22,608,733
01/01/2048	12/31/2048	$506,188	$0	$0	-$6,409,698	$0	-$860,386	$0	$0	$0	-$7,270,084	$997,864	$16,842,702
01/01/2049	12/31/2049	$506,188	$0	$0	-$6,044,304	$0	-$877,594	$0	$0	$0	-$6,921,898	$704,579	$11,131,571
01/01/2050	12/31/2050	$506,188	$0	$0	-$5,688,823	$0	-$848,293	$0	$0	$0	-$6,537,116	$415,123	$5,515,766
01/01/2051	12/31/2051	$506,188	$0	$0	-$5,342,554	$0	-$810,053	$0	$0	$0	-$6,152,607	$130,654	$0

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	CBUs Assumption

v20220802p

Reconciliation - Details for the "basic method" under § 4262.4(a)(1) for non-MPRA plans, or for the "increasing assets method" under § 4262.4(a)(2)(i) for MPRA plans for which the requested amount of SFA is determined under that method

See Template 4A instructions for Sheet 4A-4 or Sheet 4A-5, except provide the projection used to determine the intermediate SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2021
Fair Market Value of Assets as of the SFA Measurement Date:	$2,500,000
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$177,450,019
Non-SFA Interest Rate:	5.26%
SFA Interest Rate:	2.91%

On this Sheet, show payments INTO the plan as positive amounts, and payments OUT of the plan as negative amounts.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments	Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA)	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from SFA Assets	SFA Investment Income Based on SFA Interest Rate	Projected SFA Assets at End of Plan Year (prior year assets + (7) + (8))	Benefit Payments (from (4) and (5)) and Administrative Expenses (from (6)) Paid from Non-SFA Assets	Non-SFA Investment Income Based on Non-SFA Interest Rate	Projected Non-SFA Assets at End of Plan Year (prior year assets + (1) + (2) + (3) + (10) + (11))
01/01/2022	12/31/2022	$531,428	$84,396	$0	-$9,548,525	-$408,604	-$419,013	-$10,376,142	$4,992,531	$172,066,408	$0	$145,756	$3,261,580
01/01/2023	12/31/2023	$533,719	$84,396	$0	-$8,870,405	$0	-$427,393	-$9,297,798	$4,861,086	$167,629,696	$0	$185,867	$4,065,562
01/01/2024	12/31/2024	$487,906	$84,396	$0	-$9,134,977	$0	-$435,941	-$9,570,918	$4,727,682	$162,786,460	$0	$227,119	$4,864,984
01/01/2025	12/31/2025	$446,675	$84,396	$0	-$9,393,195	$0	-$444,660	-$9,837,855	$4,582,547	$157,531,152	$0	$268,235	$5,664,289
01/01/2026	12/31/2026	$442,093	$84,396	$0	-$9,656,831	$0	-$453,553	-$10,110,384	$4,425,332	$151,846,100	$0	$310,174	$6,500,953
01/01/2027	12/31/2027	$437,512	$107,434	$0	-$9,821,312	$0	-$567,662	-$10,388,974	$4,256,536	$145,713,661	$0	$354,685	$7,400,584
01/01/2028	12/31/2028	$432,931	$107,434	$0	-$9,996,802	$0	-$579,016	-$10,575,818	$4,075,168	$139,213,011	$0	$401,902	$8,342,852
01/01/2029	12/31/2029	$428,349	$107,434	$0	-$10,205,452	$0	-$590,595	-$10,796,047	$3,882,560	$132,299,524	$0	$451,361	$9,329,996
01/01/2030	12/31/2030	$423,768	$107,434	$0	-$10,313,321	$0	-$602,408	-$10,915,729	$3,679,523	$125,063,319	$0	$503,181	$10,364,380
01/01/2031	12/31/2031	$419,187	$57,011	$0	-$10,366,413	$0	-$614,455	-$10,980,868	$3,467,957	$117,550,407	$0	$556,160	$11,396,739
01/01/2032	12/31/2032	$414,606	$23,038	$0	-$10,351,315	$0	-$626,745	-$10,978,060	$3,249,409	$109,821,757	$0	$609,465	$12,443,848
01/01/2033	12/31/2033	$412,315	$23,038	$0	-$10,324,650	$0	-$639,280	-$10,963,930	$3,024,763	$101,882,590	$0	$664,491	$13,543,693
01/01/2034	12/31/2034	$407,734	$23,038	$0	-$10,263,757	$0	-$652,065	-$10,915,822	$2,794,527	$93,761,296	$0	$722,239	$14,696,704
01/01/2035	12/31/2035	$403,152	$23,038	$0	-$10,157,472	$0	-$665,107	-$10,822,579	$2,559,704	$85,498,421	$0	$782,784	$15,905,678
01/01/2036	12/31/2036	$398,571	$23,038	$0	-$10,006,491	$0	-$678,409	-$10,684,900	$2,321,462	$77,134,982	$0	$846,272	$17,173,560
01/01/2037	12/31/2037	$393,990	$23,038	$0	-$9,832,459	$0	-$691,977	-$10,524,436	$2,080,653	$68,691,199	$0	$912,859	$18,503,447
01/01/2038	12/31/2038	$391,699	$23,038	$0	-$9,620,418	$0	-$705,816	-$10,326,234	$1,838,102	$60,203,066	$0	$982,759	$19,900,944
01/01/2039	12/31/2039	$387,118	$23,038	$0	-$9,366,061	$0	-$719,932	-$10,085,993	$1,594,923	$51,711,996	$0	$1,056,164	$21,367,264
01/01/2040	12/31/2040	$382,537	$23,038	$0	-$9,072,270	$0	-$734,332	-$9,806,602	$1,352,277	$43,257,672	$0	$1,133,188	$22,906,027
01/01/2041	12/31/2041	$380,246	$23,038	$0	-$8,762,055	$0	-$749,018	-$9,511,073	$1,110,956	$34,857,555	$0	$1,214,075	$24,523,387
01/01/2042	12/31/2042	$375,665	$23,038	$0	-$8,429,336	$0	-$763,998	-$9,193,334	$871,563	$26,535,784	$0	$1,299,045	$26,221,135
01/01/2043	12/31/2043	$371,084	$23,038	$0	-$8,095,833	$0	-$779,278	-$8,875,111	$634,458	$18,295,131	$0	$1,388,243	$28,003,500
01/01/2044	12/31/2044	$368,793	$23,038	$0	-$7,739,303	$0	-$794,864	-$8,534,167	$400,073	$10,161,038	$0	$1,481,943	$29,877,275
01/01/2045	12/31/2045	$364,212	$23,038	$0	-$7,357,521	$0	-$810,761	-$8,168,282	$169,183	$2,161,938	$0	$1,580,400	$31,844,925
01/01/2046	12/31/2046	$361,921	$23,038	$0	-$6,980,320	$0	-$826,976	-$2,161,938	$0	$0	-$5,645,358	$1,526,000	$28,110,526
01/01/2047	12/31/2047	$357,340	$0	$0	-$6,591,600	$0	-$843,516	$0	$0	$0	-$7,435,116	$1,279,100	$22,311,850
01/01/2048	12/31/2048	$352,758	$0	$0	-$6,209,988	$0	-$860,386	$0	$0	$0	-$7,070,374	$984,464	$16,578,698
01/01/2049	12/31/2049	$350,468	$0	$0	-$5,830,340	$0	-$862,027	$0	$0	$0	-$6,692,367	$693,671	$10,930,470
01/01/2050	12/31/2050	$345,886	$0	$0	-$5,458,747	$0	-$820,684	$0	$0	$0	-$6,279,431	$408,196	$5,405,121
01/01/2051	12/31/2051	$343,596	$0	$0	-$5,097,045	$0	-$780,592	$0	$0	$0	-$5,877,637	$128,922	$1

Version Updates

Version	Date updated
v20220701p	07/01/2022

TEMPLATE 7

v20220701p

7a - Assumption/Method Changes for SFA Eligibility

File name: *Template 7 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)a. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

Sheet 7a of Template 7 is not required if the plan is eligible for SFA under § 4262.3(a)(2) (MPRA suspensions) or § 4262.3(a)(4) (certain insolvent plans) of PBGC's special financial assistance regulation.

Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed before January 1, 2021.

Sheet 7a of Template 7 is not required if the plan is eligible based on a certification of plan status completed after December 31, 2020 but reflects the same assumptions as those in the pre-2021 certification of plan status.

Provide a table identifying which assumptions/methods used in determining the plan's eligibility for SFA differ from those used in the pre-2021 certification of plan status and brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

This table should identify all changed assumptions/methods (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)a. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used in showing the plan's eligibility for SFA (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Prior assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7a is intended as an abbreviated version of more detailed information provided in Section D, Item (6)a. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

Template 7 - Sheet 7a v20220701p

Assumption/Method Changes - SFA Eligibility

PLAN INFORMATION

Abbreviated Plan Name:	
EIN:	
PN:	

Brief description of basis for qualifying for SFA (e.g., critical and declining status in 2020, insolvent plan, critical status and meet other criteria)	

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used in showing the plan's eligibility for SFA (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable

TEMPLATE 7

v20220701p

7b - Assumption/Method Changes for SFA Amount

File name: *Template 7 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (7)b. of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

Provide a table identifying which assumptions/methods used in determining the amount of SFA differ from those used in the pre-2021 certification of plan status (except the non-SFA and SFA interest rates) and brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable.

Please state if the changed assumption is an extension of the CBU assumption or the administrative expenses assumption as described in Paragraph A "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's guidance on Special Financial Assistance Assumptions.

This table should identify all changed assumptions/methods except for the interest rates (including those that are reflected in the Baseline provided in Template 5A or Template 5B) and should be an abbreviated version of information provided in Section D, Item (6)b. of the SFA filing instructions.

For example, if the mortality assumption used in the pre-2021 certification of plan status is the RP-2000 mortality table, and the plan proposes to change to the Pri-2012(BC) table, complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption	RP-2000 mortality table	Pri-2012(BC) mortality table	Original assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

For example, assume the plan is projected to be insolvent in 2029 in the pre-2021 certification of plan status. The plan changes its CBU assumption by extending the assumption to the later projection years as described in Paragraph A, "Adoption of assumptions not previously factored into pre-2021 certification of plan status" of Section III, Acceptable Assumption Changes of PBGC's guidance on Special Financial Assistance Assumptions. Complete one line of the table as follows:

	(A)	(B)	(C)
Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	Brief description of assumption/method used to determine the requested SFA amount (if different)	Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
CBU Assumption	Decrease from most recent plan year's actual number of CBUs by 2% per year to 2028	Same number of CBUs for each projection year to 2028 as shown in (A), then constant CBUs for all years after 2028.	Original assumption does not address years after original projected insolvency in 2029. Proposed assumption uses acceptable extension methodology.

Add one line for each assumption/method that has changed from that used in the most recent certification of plan status completed prior to 1/1/2021.

Since this Template 7b is intended as an abbreviated version of more detailed information provided in Section D, Item (6)b. of the SFA filing instructions, it is not necessary to include full tables of rates at every age (e.g., for retirement, turnover, etc.). Instead, a high level description that focuses on what aspect of the assumption/method has changed is preferred.

Template 7 - Sheet 7b v20220701p

Assumption/Method Changes - SFA Amount

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001

Assumption/Method That Has Changed From Assumption Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	(A) Brief description of assumption/method used in the most recent certification of plan status completed prior to 1/1/2021	(B) Brief description of assumption/method used to determine the requested SFA amount (if different)	(C) Brief explanation on why the assumption/method in (A) is no longer reasonable and why the assumption/method in (B) is reasonable
Base Mortality Assumption (See Section D, Item 6(b) for more detail)	Mortality rates for both pre-retirement and post-retirement participants are based on the UP-84 Mortality Table, rated one year older for males and four years younger for females [UP-84 (1, -4)], and are applied to both pre-annuitant and post-annuitant lives. No mortality improvement is assumed.	Pri-2012 Amount-Weighted Blue-Collar Employee Table for all non-annuitant participants. Pri-2012 Amount-Weighted Disabled Retiree Table for all disabled annuitants. Pri-2012 Amount-Weighted Blue-Collar Nondisabled Annuitant Table for all non-disabled participants in pay status. Mortality improvement projected using SOA Scale MP-2021	The older mortality tables are no longer reasonable because they are based on outdated published tables. The most recent published tables by the Society of Actuaries are now being used, including for mortality improvement. The updated assumption is consistent with the "acceptable" change in PBGC's guidance on SFA assumptions and is therefore reasonable for determining the amount of SFA.
New Entrant Profile (See Section D, Item 6(b) for more detail)	A new entrant profile was not utilized	Sex-distinct new entrants profiles reflecting recent Plan experience.	The 2020 PPA zone certification new entrant assumption did not reflect a new entrant profile and was therefore an unreasonable approach for the SFA application. The current assumption is reasonable since it projects new entrants to enter the Plan based on recent Plan experience.
Cash Flow Timing Assumption (See Section D, Item 6(b) for more detail)	All cash flows were assumed to occur mid-year.	Cash flows are assumed to occur based on timing actually experienced by the Plan: - benefit payments at the beginning of the month. - Employer contributions received by the 10th of the month after work is performed. - PBGC premiums are paid 2.5 months before the end of the Plan year - general expenses and withdrawal liability payments are still assumed to occur mid-year.	Given the purpose of the measurement in the SFA application, a mid-year assumption for all cash flows is not reasonable, while reflecting actual Plan experience is a reasonable assumption.
Withdrawal Liability - Current Withdrawn employers (See Section D, Item 6(b) for more detail)	No assumption.	The one currently withdrawn employer is assumed to make the remainder of their payments timely and in full.	The prior assumption was unreasonable because there is one withdrawn employer. Reflecting the continued receipt of payments from the one currently withdrawn employer is reasonable.
Withdrawal Liability - Future Withdrawals (See Section D, Item 6(b) for more detail)	No assumption.	Two employers are projected to withdraw from the Plan on December 31, 2026; one of these employers (a group under common control consisting of a health & welfare plan and 401(k) plan) is projected to make 20 years of withdrawal liability payments.	The prior assumption was unreasonable. Reflecting the future receipt of withdrawal liability payments from the employer projected to withdraw December 31, 2026 is reasonable.
Value of VCP corrections (See Section D, Item 6(b) for more detail)	Benefits were projected using the amounts reflected in the Plan's census data used in the 2021 actuarial valuation.	Benefits were projected using the amounts reflected in the Plan's census data used in the 2021 actuarial valuation, except that those benefits which are the subject of the ongoing VCP process have been updated to reflect the corrections being proposed.	It is not reasonable to ignore the changes suggested in the VCP application in the projection of benefit payments for the SFA application.
Reimbursement of PBGC Reduced Benefits (See Section D, Item 6(b) for more detail)	No assumption.	It is assumed that participants will be reimbursed, without interest, for benefits reduced to the PBGC Guaranteed Benefit Level from 9/1/2021 to 12/31/2021.	The prior assumption was unreasonable, as it did not anticipate this feature of the SFA process. It is reasonable to assume these reimbursements will occur if the Plan receives SFA.
Value of Pop-up Option (See Section D, Item 6(b) for more detail)	Participants in the January 1, 2021 census data who had elected a pop-up joint & survivor annuity were valued as if their form of payment was a regular joint & survivor annuity without pop-up feature.	Participants in the January 1, 2021 census data who had elected a pop-up joint & survivor annuity have their form of payment valued properly.	The prior assumption was not reasonable because it did not appropriately reflect the optional forms chosen by the Plan's participants.
Appropriate Valuation of Late Retirement Methodology (See Section D, Item 6(b) for more detail)	Terminated Vested participants assumed to retire at their Normal Retirement Date, with a single sum payment (without interest) for missed monthly payments owed between Normal Retirement Date and valuation date.	- Accrued benefits for terminated vested participants are actuarially increased from Normal Retirement Date through the earlier of age at valuation date or their Required Beginning Date under the Plan's terms - For those terminated vested participants beyond their Required Beginning Date as of the valuation date, a single lump sum payment is made for missed monthly payments owed from the participant's Required Beginning Date through the valuation date, accumulated with interest at the Plan's actuarial equivalence interest rate (7.0%).	The prior assumption was unreasonable because it didn't reflect the way the Plan is intended to be administered. The new assumption reflects accurate Plan administration.
Retirement Rates (See Section D, Item 6(b) for more detail)	Age 65 and 6 years of participation.	Retirement rates vary by participant status and are based on a plan-specific experience study covering the period 2019 through 2023. Separate retirement assumptions were developed for active participants and terminated vested participants.	The prior assumption utilized a single retirement age assumption for all participants. After an experience study was performed by the current actuary, it was determined that the prior assumption was not reasonable and a table of rates based on age and status was determined to be a reasonable approach.
Turnover (See Section D, Item 6(b) for more detail)	UAW Special Table - Sample rates: Age Rate 20 60.03% 25 21.63% 30 5.01% 35 2.75% 40 1.94% 45 1.47% 50 1.05% 55 0.71% 60 0.65% 65 0.00%	Sarason T-tables (T-10)	The prior assumption utilized a table of rates that were not appropriate for this Plan's demographics. After an experience study was performed by the current actuary, it was determined that a published table of rates based on a broader population was a reasonable approach.
Optional Form Elections (See Section D, Item 6(b) for more detail)	All participants are assumed to elect a single life annuity.	Form — Rate Single Life Annuity — 40% 50% Joint and Survivor Annuity — 50% 5 Year Certain & Continuous Annuity — 10%	Given the purpose of the measurement in the SFA application, a single optional form assumption is not reasonable. A reasonable assumption based on the results of a Plan experience study was chosen.
CBUs (See Section D, Item 6(b) for more detail)	CBUs anchored to the level reflected in the prior actuarial valuation CBUs assumed to remain level for all future plan years through insolvency	Actual plan experience through 2025 will be reflected. CBUs will decline 1.0% beginning in 2026 and continuing through 2051.	The prior assumption was unreasonable because it does not reflect the anticipated experience of the Plan given its history both prior to COVID and since COVID. The updated assumption reflects anticipated future experience of the Plan, while reflecting history that has occurred since the Plan's measurement date.
Administration Expenses (See Section D, Item 6(b) for more detail)	Prior year's actual expenses assumed to increase with 2.0% inflation.	The Administrative Expenses Assumption reflects actual expenses through 6/30/2026. Beyond 6/30/2026, recurring expenses are forecasted based on new professionals that have been hired, along with reasonable projection of recurring non-professional fees. Additionally, PBGC premiums were reflected for the years 2022 through 2026 based on the premium filings submitted by the Plan, even though they were not directly paid by the Plan. Finally, expenses for non-recurring work for the latter half of 2026 and all of 2027 are forecasted separately.	Given the significant changes to the administration of the Plan that have occurred over the last 12 months, future administrative expenses were developed using a forecasted itemized approach, and not anchored to past experience, which was the prior approach for projecting expenses. That prior approach is no longer reasonable.

Version Updates v20230727

Version	Date updated
v20230727	07/27/2023

TEMPLATE 10

v20230727

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

File name: *Template 10 Plan Name*, where "Plan Name" is an abbreviated version of the plan name.

Provide a table identifying and summarizing which assumptions/methods were used in each of the pre-2021 certification of plan status, the Baseline details (Template 5A or Template 5B), and the final SFA calculation (Template 4A or Template 4B).

This table should identify all assumptions/methods used, including those that are reflected in the Baseline provided in Template 5A or Template 5B and any assumptions not explicitly listed. Please identify the source (file and page number) of the pre-2021 certification of plan status assumption. Additionally, please select the appropriate assumption change category per SFA assumption guidance*. Please complete all rows of Template 10. If an assumption on Template 10 does not apply to the application, please enter "N/A" and explain as necessary in the "comments" column. If the application contains assumptions not listed on Template 10, create additional rows as needed.

See the table below for a brief example of how to fill out the requested information in summary form. In the example the first row demonstrates how one would fill out the information for a change in the mortality assumption used in the pre-2021 certification of plan status, where the RP-2000 mortality table was the original assumption, and the plan proposes to change to the Pri-2012(BC) table.

	(A)	(B)	(C)	(D)	(E)
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance
Base Mortality - Healthy	*2019 Company XYZ AVR.pdf p. 55*	RP-2000 mortality table	Pri-2012(BC) mortality table	Same as baseline	Acceptable Change
Contribution Base Units	*2020 Company XYZ ZC.pdf p. 19*	125,000 hours projected to insolvency in 2024	125,000 hours projected through the SFA projection period in 2051	100,000 hours projected with 3.0% reductions annually for 10 years and 1.0% reductions annually thereafter	Generally Acceptable Change
Assumed Withdrawal Payments -Future Withdrawals	*2020 Company XYZ ZC.pdf p. 20*	None assumed until insolvency in 2024	None assumed through the SFA projection period in 2051	Same as baseline	Other Change
Retirement - Actives	*2019 Company XYZ AVR.pdf p. 54*	Age / Actives: 55 10%; 56 20%; 57 30%; 58 40%; 59 50%; 60+ 100%	Same as Pre-2021 Zone Cert	Same as baseline	No Change

Add additional lines if needed.

*https://www.pbgc.gov/sites/default/files/sfa/sfa-assumptions-guidance.pdf

Template 10 v20230727

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001

	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
SFA Measurement Date	N/A	N/A	12/31/2021	12/31/2021	N/A	
Census Data as of	*Plan Administrator*	01/01/2019	01/01/2021	01/01/2021	N/A	
DEMOGRAPHIC ASSUMPTIONS						
Base Mortality - Healthy	*1/1/19 actuarial valuation, pg 4*	UP-84 Mortality Rates, set forward 1 year for males and set back 4 years for females	• Pri-2012 amount-weighted Blue-Collar Employee table for all non-annuitants • Pri-2012 amount-weighted Blue Collar Nondisabled Annuitant table for all non-disabled in-pay participants	Same	Acceptable Change	
Mortality Improvement - Healthy	*1/1/19 actuarial valuation, not explicitly stated*	None	SOA Scale MP-2021	Same	Acceptable Change	
Base Mortality - Disabled	*1/1/19 actuarial valuation, pg 4*	UP-84 Mortality Rates, set forward 1 year for males and set back 4 years for females	Pri-2012 amount-weighted Disabled Retiree table for all disabled annuitants	Same	Acceptable Change	
Mortality Improvement - Disabled	*1/1/19 actuarial valuation, not explicitly stated*	None	SOA Scale MP-2021	Same	Acceptable Change	
Retirement - Actives	*1/1/19 actuarial valuation, pg 4*	Age 65 and 6 years of participation	Same	Age Rate <62 0% 62 20% 63 10% 64 15% 65 60% 66 40% 67 20% >67 100%	Other Change	Based on retirement experience from 2019 through 2023
Retirement - TVs	*1/1/19 actuarial valuation, pg 4*	Age 65 and 6 years of participation	Same	Age Rate <62 0% 62 30% 63 25% 64 35% 65 25% 66 10% 67 5% 68 5% 69 10% >69 100%	Other Change	Based on retirement experience from 2019 through 2023
Turnover	*1/1/19 actuarial valuation, pg 4*	UAW Special Table - Sample rates: Age Rate 20 60.03% 25 21.63% 30 5.01% 35 2.75% 40 1.94% 45 1.47% 50 1.05% 55 0.71% 60 0.65% 65 0.00%	Same	Sarason T-10 termination table - Sample rates: Age Rate 20 18.00% 25 17.30% 30 16.30% 35 15.00% 40 13.30% 45 11.20% 50 8.56% 55 5.45% 60 2.76% 65 2.44%	Other Change	Best fit standard turnover table based on experience from 2017 through 2024
Disability	*1/1/19 actuarial valuation, not explicitly stated*	Sample rates: Age Rate 25 0.0003 30 0.0004 35 0.0005 40 0.0007 45 0.0010 50 0.0018 55 0.0036 60 0.0090 64 0.0222	Same	Same	No Change	
Optional Form Elections - Actives	*1/1/19 actuarial valuation, not explicitly stated*	Straight Life Annuity	Same	Form Rate Single Life Annuity 40% 50% Joint and Survivor Annuity 50% 5 Year Certain & Continuous Annuity 10%	Other Change	Based on experience from 2019 through 2023
Optional Form Elections - TVs	*1/1/19 actuarial valuation, not explicitly stated*	Straight Life Annuity	Same	Form Rate Single Life Annuity 40% 50% Joint and Survivor Annuity 50% 5 Year Certain & Continuous Annuity 10%	Other Change	Based on experience from 2019 through 2023
Marital Status	*1/1/19 actuarial valuation, not explicitly stated*	80% married for qualified preretirement spouse benefit	Same	Same	No Change	
Spouse Age Difference	*1/1/19 actuarial valuation, not explicitly stated*	Males are 3 years older than females	Same	Same	No Change	
Active Participant Count	*1/1/19 actuarial valuation, pg 3*	256	221	Same	Acceptable Change	

Template 10 v20230727

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

PLAN INFORMATION

Abbreviated Plan Name:	AmerFam DB Plan
EIN:	16-6103576
PN:	001

	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
New Entrant Profile	*Not explicitly stated*	None	• A new entrant profile was developed using Plan experience for calendar years 2016 through 2020 • New entrants were categorized by age and gender • No future rehires are assumed	Same	Acceptable Change	Based on experience from 2016 through 2020
Missing or Incomplete Data	*Not explicitly stated*	N/A	N/A	The Actuary is not aware of any material missing or incomplete participant data that would affect the SFA calculation.	No Change	
"Missing" Terminated Vested Participant Assumption	*Not explicitly stated*	N/A	N/A	There are no "missing" Terminated Vested Participants in the census data.	No Change	
Treatment of Participants Working Past Retirement Date	*1/1/19 actuarial valuation, not explicitly stated*	Benefits are assumed to be suspended for participants working beyond Normal Retirement Date	Same	Same	No Change	
Assumptions Related to Reciprocity	*Not explicitly stated*	None	Same	Same	No Change	
Other Demographic Assumption 1	*1/1/19 actuarial valuation, not explicitly stated*	Terminated Vested participants who have deferred benefit commencement beyond their Normal Retirement Date would receive a single sum payment for missed monthly payments owed between their Normal Retirement Date and the valuation date, with no interest included in the calculation of the lump sum	Same	• Accrued benefits for Terminated Vested participants are actuarially increased from Normal Retirement Date through the earlier of age at valuation date or their Required Beginning Date under the Plan's terms (April 1st of the calendar year following the calendar year in which the participant turned 70.5) • For those Terminated Vested participants beyond their Required Beginning Date as of the valuation date, a single lump sum payment is made for missed monthly payments owed from the participant's Required Beginning Date through the valuation date, accumulated with interest at the Plan's actuarial equivalence interest rate (7.0%)	Other Change	Appropriate Valuation of Late Retirements Methodology
Other Demographic Assumption 2						
Other Demographic Assumption 3						
NON-DEMOGRAPHIC ASSUMPTIONS						
Contribution Base Units	*Not explicitly stated*	• CBUs anchored to the level reflected in the prior actuarial valuation • CBUs assumed to remain level for all future plan years through insolvency	Same	• Actual CBU levels for Plan Years 2022 through 2025 reflected • CBUs assumed to decline by 1.0% in 2026 and all Plan Years thereafter	Generally Acceptable Change	
Contribution Rate	*Not explicitly stated*	Contribution rates vary by employer	Same	There was an employer whose contribution rate for non-benefit-bearing contributions was reduced following the 2021 Plan Year. Therefore the contributions and CBUs from 2021 were used to develop the average weekly contribution rate that has been used for projections in the SFA application.	Acceptable Change	
Administrative Expenses	*Not explicitly stated*	Prior year administrative expenses (as reflected in the Plan's 2022 actuarial valuation) were assumed to increase each year with 2.0% inflation, inclusive of PBGC premiums	Same	• Inflation assumption is 2.5% • Actual administrative expenses from 2022 through 2025 are included • Administrative expenses for 1/1/2026 through 6/30/2026, reflecting invoices received by the Plan, are projected to be $1,423,370: o $1,287,183 for services rendered by Plan professionals o $68,045 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage o $17,136 for Rent and $51,006 for Other Costs • Administrative expenses for 7/1/2026 through 12/31/2026 are projected to be $1,050,958: o $574,638 for work not related to the SFA application, VCP filing, or TPA transition o $128,480 for work related to the SFA application o $82,220 for work related to the VCP filing o $192,220 for work related to the TPA transition o $22,394 for Rent and $51,006 for Other Costs • Administrative expenses for 2027 are projected to be $1,553,151: o $940,450 for work not related to the SFA application, VCP filing, or TPA transition o $188,960 for work related to the SFA application o $164,440 for work related to the VCP filing o $144,440 for work related to the TPA transition o $69,746 for Fiduciary Insurance for the Plan and Independent Trustee and Fidelity Bond Coverage o $45,114 for Rent, which is not assumed to recur beyond 2027 • Administrative expenses for 2028 through 2030 are generally assumed to increase with 2.5% inflation, with services rendered by actuarial, legal, and the Plan's Trustee grading down uniformly as explained in Section D • Work relating to the SFA application, VCP filing, and TPA transition are assumed to be completed in the second half of 2026 and into 2027, with no further work assumed beyond 2027 • It is assumed that the administrative expenses for 2026 and 2027 are not subject to the 12% cap; expenses for 2028 and future years are assumed to be subject to the 12% cap • PBGC premiums are projected separately from other administrative expenses and reflect expected population changes and the PBGC premium increase in the Plan Year beginning in 2031 ($52); all unknown premium rates are assumed to be equal to the rate from the prior Plan Year, increased with 2.5% inflation and rounded to the nearest dollar; PBGC premiums were reflected for the years 2022 through 2026 based on the premium filings submitted by the Plan, even though they were not directly paid by the Plan; PBGC premiums are assumed not to be subject to the 12% cap on expenses per PBGC guidance	Other Change	
Assumed Withdrawal Payments - Currently Withdrawn Employers	*Not explicitly stated*	No withdrawal liability payments were assumed to be received	None	Withdrawal liability payments owed by the one withdrawn employer currently making payments to the Plan are assumed to be made timely and in full	Other Change	
Assumed Withdrawal Payments -Future Withdrawals	*Not explicitly stated*	No withdrawal liability payments were assumed to be received	Same	Two employers are projected to withdraw from the Plan on December 31, 2026; one of these employers (a group under common control consisting of a health & welfare plan and 401(k) plan) is projected to make 20 years of withdrawal liability payments	Other Change	
Other Assumption 1	*1/1/19 actuarial valuation, not explicitly stated*	Participants receiving a Joint & Survivor Annuity with a Pop-Up will not receive an increased benefit if their Spouse predeceased them in the projection of benefit payments	Same	Participants receiving a Joint & Survivor Annuity with a Pop-Up will receive an increased benefit if their Spouse predeceases them, as required by and consistent with the Plan	Other Change	Proper Valuation of Pop-Up Joint & Survivor Annuities Methodology
Other Assumption 2	*N/A*	There was no assumption relating to the underpayment of incorrectly calculated benefits	Same	• Improperly calculated benefits are reflected in the amount due in accordance with the Plan's VCP application • Participants who had been underpaid as a result of the incorrect calculation of their benefit are assumed to be reimbursed for the underpayment	Other Change	Reimbursement to Participants for the Underpayments of Incorrectly Calculated Benefits

Template 10 v20230727

Pre-2021 Zone Certification, Baseline Details, and Final SFA Assumption Summaries

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	(A)	(B)	(C)	(D)	(E)	
	Source of (B)	Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	Baseline Assumption/Method Used	Final SFA Assumption/Method Used	Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
Other Assumption 3	*N/A*	There was no assumption relating to the reimbursement of benefits reduced to the PBGC Guaranteed Benefit Level	Same	Participants whose benefits were reduced to the PBGC Guaranteed Benefit Level will be reimbursed upon the Plan's receipt of Special Financial Assistance	Other Change	Reimbursement to Participants for Benefits Reduced to the PBGC Guaranteed Benefit Level
CASH FLOW TIMING ASSUMPTIONS						
Benefit Payment Timing	*1/1/19 actuarial valuation, not explicitly stated*	Mid-year payment	Same	Benefit payments made at the beginning of each month	Other Change	
Contribution Timing	*1/1/19 actuarial valuation, not explicitly stated*	Mid-year receipt	Same	Employer contributions received by the 10th of the month after work is performed	Other Change	
Withdrawal Payment Timing	*1/1/19 actuarial valuation, not explicitly stated*	Mid-year receipt	Same	Same	No Change	
Administrative Expense Timing	*1/1/19 actuarial valuation, not explicitly stated*	Mid-year payment	Same	Same	No Change	
Other Payment Timing	*1/1/19 actuarial valuation, not explicitly stated*	Mid-year payment	Same	PBGC premiums paid two and a half months before the end of the Plan Year	Other Change	PBGC Premium Payment Timine

Create additional rows as needed.