July 28, 2026

Filed Online Only via PBGC's e-Filing Portal
Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005

Re: Special Financial Assistance Application RESUBMISSION
International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250/PN: 001

To Whom it May Concern:

On behalf of the Board of Trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund ("Plan"), please accept this resubmission application, and the accompanying exhibits, for approval of Special Financial Assistance ("SFA") under section 4262 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and PBGC's regulation on SFA at part 4262 of title 29 of the Code of Federal Regulations. This letter is intended to serve as a cover letter per Section D, Item (1) of the "General SFA Application Filing Instructions".

The Plan is a multiemployer defined benefit pension plan that is eligible to file an application under Non-Priority Group. On March 28, 2023, the PBGC received a lock-in application for special financial assistance for the Plan. An initial application was submitted on October 22, 2025 and withdrawn on February 2, 2026. This application to the PBGC constitutes the Plan's resubmission application as of the SFA measurement date of December 31, 2022 pursuant to the PBGC's SFA Final Rule.

This application requests a SFA amount of $13,635,137 as of the measurement date of December 31, 2022.

Please contact the filer and authorized Plan representative, Mr. J. Scott Haynsworth, by email scott@bhaconsult.com or by phone (678) 456- 6200 extension 112 if there are any questions.

Sincerely,
Board of Trustees of the IW 79 Pension Plan

Required Trustee Signature
For purposes of this Section D, the Board of Trustees have authorized its Chairman and Secretary as Authorized Representatives of the full Board.

Kendall Martin	07/28/26	David Hodges	7/28/26
Kendall Martin	Date	David Hodges	Date
Board of Trustee Chairman		*Board of Trustee Secretary*	
Union Trustee		*Management Trustee*	

SPECIAL FINANCIAL ASSISTANCE APPLICATION

RESUBMISSION

International Association of
Bridge, Structural, Ornamental & Reinforcing Ironworkers
Local Union No. 79 Pension Fund

July 28, 2026

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Pension Benefit Guaranty Corporation
1200 K Street, NW
Washington, DC 20005

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International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
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Kendall Martin	Date	David Hodges	Date
Board of Trustee Chairman		*Board of Trustee Secretary*	
Union Trustee		*Management Trustee*	

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INTRODUCTION

The Ironworkers Local 79 Pension Plan (IW 79 Plan) is requesting funds from the PBGC as outlined under the American Rescue Plan Special Financial Assistance Program. The financial position of the Fund is dire with assets projected to be depleted in the next several years. The magnitude of the underfunding appears such that no combination of benefit reductions and reasonable contribution increases could improve funding sufficiently to avert the impending insolvency. Contributions already represent a sizable portion of active participants' total pay, while benefits earned for those contributions are inadequately low and unable to attract additional membership to the trade. The vast majority of liabilities are attributable to inactives in pay status (79%) or vested terminated participants nearing retirement (14%) leaving only about 7% attributable to active participants.

This SFA application is the Plan's first resubmission. Changes have been made to the following assumptions: CBU Assumption, Administrative Expense Assumption, and New Entrant Profile Assumption

The IW 79 Plan has experienced an increase in work levels that is projected to be temporary through early 2027. For purposes of SFA projections, the Plan will assume a CBU decrease of 3.9% each year for the first 10 years and 1.0% each year thereafter, while incorporating actual experience through PYB 2025 and assuming work levels remain constant for PYB 2026. Beginning in PYB 2027, the hours assumption will return to the CBU adjustment assumption. This modification will affect projected headcount, projected benefit payments, the development of administrative expenses, and total assumed hours and contributions.

Projected Headcount

The IW 79 Plan had 124 active members as of May 1, 2022. To reflect the temporary increase in work scheduled through early 2027, projected headcount will be adjusted to reflect actual experience. The headcount for PYE 2023 through 2025 is extracted from the actuarial valuation, while the headcount for PYB 2026 is assumed to remain constant. Beginning in PYB 2027, the headcount will return to the CBU adjustment assumption.

Projected Benefit Payments

To incorporate the effect of temporary work levels on benefit payments, projections were revised to include a temporary increase in the active population. Beginning in PYB 2027, the projections return to the assumed work levels used in the CBU adjustment assumption, reflecting decreases of 3.9% and 1.0%, as applicable.

Development of Administrative Expenses

Administrative expenses are assumed to be a constant annual expense of $150,000, or $154,325 on a middle-of-year basis, except for PYB 2023, which includes an estimated one-time charge of $120,000 for SFA application services. For purposes of Template 4A-2, "PBGC Premiums" were developed based on the actual participant count for PYB 2023 through 2025, with the PYB 2026 headcount assumed to remain constant. Beginning in PYB 2027, headcount will return to the previously assumed trend under the CBU adjustment assumption. The remaining projected administrative expenses are allocated to "Other" expenses.

Assumed Hours Worked and Development of Total Contribution

The IW 79 Plan's 2022 actuarial valuation assumed annual hours of 161,000. The revised SFA submission will reflect actual experience through PYB 2025 and assume annual hours remain constant for PYB 2026. Beginning in PYB 2027, projected hours are assumed to return to the CBU adjustment assumption, reflecting decreases of 3.9% and 1.0%, as applicable.

SECTION A PLAN IDENTIFYING INFORMATION

(A1) PLAN NAME.

International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund

(A2) EMPLOYER IDENTIFICATION NUMBER.

54-6071250

(A3) PLAN NUMBER.

001

(A4) NOTICE FILER NAME.

J. Scott Haynsworth
Oanh (Teresa) Lai

(A5) ROLE OF FILER.

Fund Actuary

(A6) TOTAL AMOUNT REQUESTED.

$13,635,137

SECTION B PLAN DOCUMENTS

The following documents were previously provided during the initial application submission:

(B1) PLAN DOCUMENTATION. (3 files)
- a. Plan Document and Amendments 2014 IW 79.pdf
- b. Trust Agreement 2014 IW 79.pdf
- c. Determination Letter 2014 IW 79.pdf

(B2) ACTUARIAL VALUATION REPORTS. (5 files)
- a. 2018AVR IW 79.pdf
- b. 2019AVR IW 79.pdf
- c. 2020AVR IW 79.pdf
- d. 2021AVR IW 79.pdf
- e. 2022AVR IW 79.pdf

(B3) REHABILITATION PLAN. (2 files)
- a. Rehabilitation Plan IW 79.pdf
- b. Rehabilitation Plan additional explanation IW 79.pdf

(B4) FORM 5500. (1 file)
- a. 2021Form5500 IW 79.pdf

(B5) ZONE CERTIFICATIONS. (5 files)
- a. 2018Zone20180727 IW 79.pdf
- b. 2019Zone20190729 IW 79.pdf
- c. 2020Zone20200729 IW 79.pdf
- d. 2021Zone20210729 IW 79.pdf
- e. 2022Zone20220729 IW 79.pdf

(B6) ACCOUNT STATEMENTS AS OF MEASUREMENT DATE 12/31/2022 AND PYE 4/30/2023. (6 files)
- a. 2022.12BankAccount IW 79.pdf
- b. 2023.4BankAccount IW 79.pdf
- c. 2022.12GeneralAccount IW 79.pdf
- d. 2023.4GeneralAccount IW 79.pdf
- e. 2022.12MorganStanley IW 79.pdf
- f. 2023.4MorganStanley IW 79.pdf

(B7) PLAN'S FINANCIAL STATEMENTS. (5 files)
- a. 2022.4Audit IW 79.pdf
- b. 2022.12Estimated Assets Auditor Email IW 79.pdf
- c. 2022.12Financials IW 79.pdf
- d. 2023.4Financials IW 79.pdf
- e. 2023.4Audit IW 79.pdf

(B8) WITHDRAWAL LIABILITY DOCUMENTATION. (1 file)

a. WDL IW 79.pdf

(B9) DEATH AUDIT. (2 files)

a. Death Audit IW 79.pdf

b. PBGC VT Verification Email IW 79.pdf

c. PBGC Census Verification Email IW 79.pdf

(B10) ACH VENDOR/MISCELLANEOUS PAYMENT ENROLLMENT FORM AND NOTARIZED BANK LETTER. (1 file)

a. ACH Vendor Form IW 79.pdf

SECTION C PLAN DATA

(C1) FORM 5500 PROJECTION. TEMPLATE 1 [LINK]

(C2) CONTRIBUTING EMPLOYERS. TEMPLATE 2
Not Applicable.

(C3) HISTORICAL PLAN INFORMATION. TEMPLATE 3 [LINK]

(C4) SFA DETERMINATION. TEMPLATE 4A [LINK]

(C5) BASELINE DETAILS. TEMPLATE 5A [LINK]

(C6) RECONCILIATION DETAILS. TEMPLATE 6A [LINK]

(C7) ASSUMPTION/METHOD CHANGES. TEMPLATE 7 [LINK]

(C8) CONTRIBUTIONS AND WITHDRAWAL LIABILITY DETAILS. TEMPLATE 8 [LINK]

(C10) ASSUMPTION SUMMARIES. TEMPLATE 10 [LINK]

SECTION D PLAN STATEMENTS

(D1) OPTIONAL SFA REQUEST COVER LETTER AND AUTHORIZED SIGNATURES

See page 2 for Cover Letter.

(D2) PLAN SPONSOR AND AUTHORIZED REPRESENTATIVES.

Plan Sponsor

Board of Trustees - International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers
L.U. No. 79 Pension Fund
5305 Virginia Beach Blvd.
Norfolk, Virginia 23502

Jere Brassell
Plan Administrator
615-859-0131
[redacted]

Authorized Representatives

BHA Consulting LLC
5400 Laurel Spring Parkway, Suite 1306
Suwanee, Georgia 30024

J. Scott Haynsworth
Fund Actuary
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Scott@BHAConsult.com

O'Donoghue & O'Donoghue LLP
5301 Wisconsin Avenue, NW, Suite 800
Washington, DC 20015

Michael Powers
Fund Counsel
202-362-0041
MPowers@ODonoghueLaw.com

(D3) SFA ELIGIBILITY CRITERIA.

The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation.

The Plan was certified as critical and declining in the plan year beginning 2020.

(D4) PRIORITY GROUP.

The plan is not eligible for priority status and has Non-Priority Status.

On March 28, 2023, the PBGC received a lock-in application for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund for special financial assistance.

(D5) DEVELOPMENT OF ASSUMED FUTURE CONTRIBUTIONS AND WITHDRAWAL LIABILITY PAYMENTS.

On 10/31/2022, the local office for Local 79 ceased to exist. It is forecasted that without the presence of a local, there will be less work designated to participants of the IW 79 Pension Plan. In addition to the dissolvement of Local 79, the IW 79 Pension Plan will no longer participate in the Money-Follows-the-Man reciprocal program effective 5/1/2023.

Development of the CBU each year is the total contributions received for work within the local jurisdiction over the applicable contribution rate in accordance with the CBA. The method used to determine the requested SFA amount is a geometric average rate of change in actual CBUs over the most recent 10 plan years preceding the SFA measurement date. The IW 79 Pension Plan's Plan Year period spans from May 1st to April 30th. The Plan Year Ending 2021 and 2022 fall within the COVID Exclusion Period and have been excluded for determination of the CBU change, which equals 3.9%. For purposes of SFA projections, the plan will assume a CBU change of 3.9% each year for the first 10 years and then 1.0% each year thereafter. In addition, the IW 79 Plan is forecasted to have a temporary increase in work through early 2027. The hours assumption was modified to incorporate actual experience through PYB 2025 and is assumed to remain constant for PYB 2026; afterwards the hours assumption will return to the CBU adjustment assumption.

Contribution amounts were extracted from the Audit Reports and historical Contribution Rates were extracted from the Collective Bargaining Agreements to develop the CBU trend.

PYE	Total Employer Contributions received for work within the local jurisdiction	Estimated Local Contribution Base Units (CBU)	CBA Contribution Rate	CBU Change	Months of COVID Exclusion Period
2010	$1,214,100	205,431	$5.91		
2011	$1,527,185	221,331	$6.90		
2012	$1,683,987	244,056	$6.90	110.3%	
2013	$1,350,940	195,505	$6.91	80.1%	
2014	$1,280,964	182,995	$7.00	93.6%	
2015	$1,330,976	190,139	$7.00	103.9%	
2016	$1,143,492	163,356	$7.00	85.9%	
2017	$1,151,228	164,461	$7.00	100.7%	
2018	$1,459,686	208,527	$7.00	126.8%	
2019	$1,287,496	183,928	$7.00	88.2%	
2020	$1,078,624	154,089	$7.00	83.8%	2
2021	$1,268,269	181,181	$7.00		12
2022	$1,160,679	165,811	$7.00		8

COVID Exclusion Period 03/01/2020 - 12/31/2021 3.9%

22 *month in Covid Period*

The following two (2) pages demonstrate the development of the assumed contributions under SFA and baseline assumptions:

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund	**SFA**
EIN:	54-6071250	
PN:	001	Initial Year Total Annual Hours Worked 161,100
SFA Measurement Date:	12/31/2022	Hourly Contribution Rate $7.00

DEVELOPMENT OF TOTAL CONTRIBUTIONS

SFA Measurement Date/ Plan Year Start Date	Assumed Total Annual Hours Worked	Assumed Total Contributions
12/31/2022	39,383	$275,678
5/1/2023	187,731	$1,314,120
5/1/2024	217,190	$1,520,328
5/1/2025	226,383	$1,584,680
5/1/2026	226,383	$1,584,680
5/1/2027	132,042	$924,294
5/1/2028	126,892	$888,244
5/1/2029	121,943	$853,601
5/1/2030	117,187	$820,309
5/1/2031	112,617	$788,319
5/1/2032	108,225	$757,575
5/1/2033	107,143	$750,001
5/1/2034	106,072	$742,504
5/1/2035	105,011	$735,077
5/1/2036	103,961	$727,727
5/1/2037	102,921	$720,447
5/1/2038	101,892	$713,244
5/1/2039	100,873	$706,111
5/1/2040	99,864	$699,048
5/1/2041	98,865	$692,055
5/1/2042	97,876	$685,132
5/1/2043	96,897	$678,279
5/1/2044	95,928	$671,496
5/1/2045	94,969	$664,783
5/1/2046	94,019	$658,133
5/1/2047	93,079	$651,553
5/1/2048	92,148	$645,036
5/1/2049	91,227	$638,589
5/1/2050	90,315	$632,205

** Total Annual Hours Worked incorporates CBU adjustment of 3.9% for 10 years and 1.0% decrease thereafter*
*** Total Contributions through 4/30/2026 are based on actual experience.*
Hours are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

BASELINE

Initial Year Total Annual Hours Worked	161,100
Hourly Contribution Rate	$7.00

DEVELOPMENT OF TOTAL CONTRIBUTIONS

SFA Measurement Date/ Plan Year Start Date	Assumed Total Annual Hours Worked	Assumed Total Contributions
12/31/2022	53,700	$375,900
5/1/2023	161,100	$1,127,700
5/1/2024	161,100	$1,127,700
5/1/2025	161,100	$1,127,700
5/1/2026	161,100	$1,127,700
5/1/2027	161,100	$1,127,700
5/1/2028	161,100	$1,127,700
5/1/2029	161,100	$1,127,700
5/1/2030	161,100	$1,127,700
5/1/2031	161,100	$1,127,700
5/1/2032	161,100	$1,127,700
5/1/2033	161,100	$1,127,700
5/1/2034	161,100	$1,127,700
5/1/2035	161,100	$1,127,700
5/1/2036	161,100	$1,127,700
5/1/2037	161,100	$1,127,700
5/1/2038	161,100	$1,127,700
5/1/2039	161,100	$1,127,700
5/1/2040	161,100	$1,127,700
5/1/2041	161,100	$1,127,700
5/1/2042	161,100	$1,127,700
5/1/2043	161,100	$1,127,700
5/1/2044	161,100	$1,127,700
5/1/2045	161,100	$1,127,700
5/1/2046	161,100	$1,127,700
5/1/2047	161,100	$1,127,700
5/1/2048	161,100	$1,127,700
5/1/2049	161,100	$1,127,700
5/1/2050	161,100	$1,127,700

(D6) EXPLANATION OF ASSUMPTIONS CHANGES.

a. Assumption Changes for Determination of SFA Eligibility

No changes were made. The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation.

b. Assumption Changes for Determination of SFA Amount

i. CBU Assumption – Other Change

Explanation of forecasts for Contribution Base Units (CBUs)

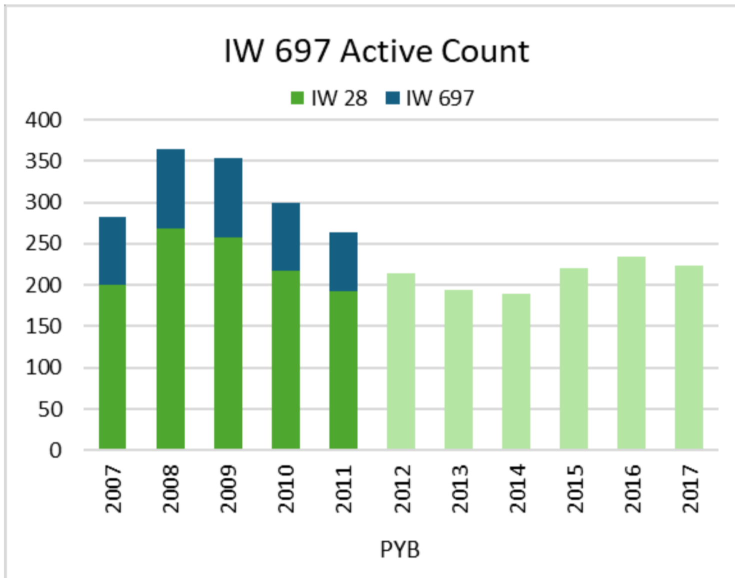
The PBGC has requested a broader explanation of the anticipated decrease in CBUs outlined in the application for Special Financial Assistance (SFA). BHA prepared an initial application that followed the prescribed 10-year look back methodology and proposed a 3.1% annual decrease (3.9% after adjustments to Template 3) for the first 10 years and 1% thereafter. In contrast to these predictions, recent actual CBUs are up slightly and more closely reflective of historical norms. However, as outlined below, this is expected to be temporary and CBUs are predicted to experience a significant decrease likely even greater than the standard assumption design provided in the PBGC SFA instructions.

As indicated in the initial SFA application, the Plan's expected future employment experience will be tightly connected to the dissolution of Iron Workers (IW) Local 79. The region previously covered by IW Local 79 has been reassigned to IW Local 28 based in Richmond, VA. There continues to be a small physical presence in the Norfolk area but the long-term focus of the International Iron Workers Association in the tidewater area will be greatly reduced. Without a local presence, it is expected that it will be nearly impossible to avoid a precipitous decrease in the unionized ironworker workforce for the Norfolk area. This forecasted decline is not conjecture or supposition but based on repeated similar experiences over the preceding 20 years with other dissolved IW locals.

BHA Consulting has an extensive relationship with Iron Workers Pension Plans throughout the Southeast. Since 2007, BHA has experienced three prior instances where a local was dissolved, and in each of those cases the participant levels in the eliminated locals diminished to a fraction of previous levels.

The three instances are Local 697 in Roanoke, Virginia, Local 843 in Greensboro, North Carolina, and Local 16 in Baltimore, Maryland.

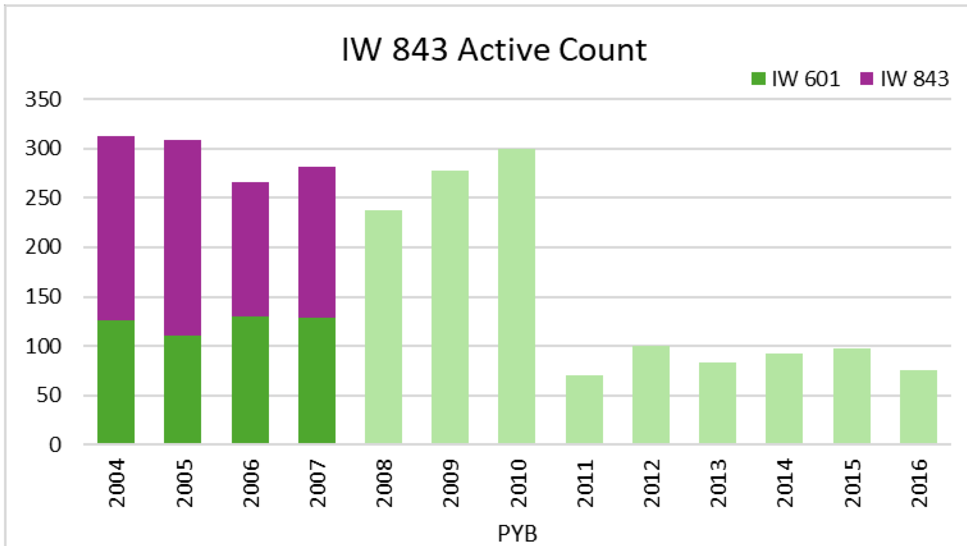
LOCAL 697 *Local 697 was relatively small with roughly 70 men working heavy highway and plant maintenance. It was dissolved on December 31, 2010. The pension plan was relatively healthy, but the economies of scale for the local were insufficient to justify its continued existence with limited opportunities for expansion and growth in rural Virginia. After the elimination of the local, the associated pension plan merged into the IW 28 Plan in October 2011 with both plans in a somewhat similar financial position. Local IW 28 attempted to maintain a regional office with a full-time Business Agent to provide men to the Roanoke/West Virginia employers and continue efforts to organize new union participants. However, those efforts quickly failed due to the limited oversight and direction available from more than 3 hours away. The office was closed, all union-sourced heavy highway* *work dried up, and the single maintenance operation became the sole union iron worker employer primarily because the owner was a participant in IW 697's Pension Plan and transitioned into a Trustee of the IW 28 Pension Plan. When that owner retired a few years ago, the plant almost immediately shut down and the last regular union iron worker job in the Roanoke area ceased.*



IW 697 average count from 2007-2011	*86*
IW 28 average count from 2007-2011	*193*
Merged Plan average count from 2012-2017	*212*

Active counts extracted from the prior actuarial valuations of the Roanoke 697 Pension Plan and IW 28 Pension Plan.

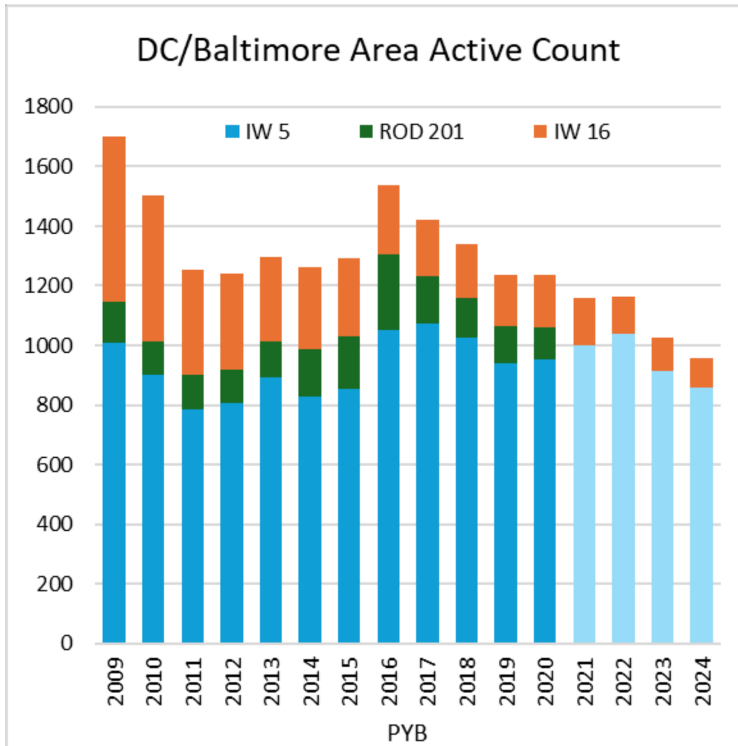
LOCAL 843 *Effective December 31, 2006, the International Ironworkers Association dissolved Local 843 in North Carolina which covered the Greensboro, Raleigh-Durham and Charlotte areas and combined its membership with Local 601 in Charleston, SC to form a new Local 848. Both locals had healthy Pension Plans and operated with about 100 active iron workers regularly. The 843 Pension Plan was merged into the Southern Iron Workers Pension Plan in 2008. Neither of these locals had ever been particularly robust due to the strong anti-union disposition in the Carolinas. The elimination of Local 843 resulted in no local presence for the state of North Carolina and almost concurrently, no active iron workers or employers in the state. Note that a recent push has been made from the Charleston home office to return to the Charlotte area where there's significant iron worker opportunities. The International Association has provided seed money for a local office and a full-time organizer. Increased bid efforts by Union Employers from the region area have begun to marginally revitalize the iron worker presence in North Carolina. But constant oversight is required from the Charleston home office or the eventual re-establishment of an independent IW local in Charlotte.*



IW 843 average count from 2004-2007	*169*
IW 601 average count from 2004-2007	*124*
Merged Plan average count from 2008-2010	*271*
Merged Plan average count from 2011-2016	*87*

Active counts extracted from the prior actuarial valuations of the IW 843 Pension Plan and Southern Ironworkers Pension Plan.

LOCAL 16 *The 3rd case involves Local 16 in Baltimore, Maryland. Local 16 was dissolved and incorporated into IW local 5 in Washington DC on December 31, 2016. This case differs somewhat from the previous two instances in that the geographic distances are much less of a hurdle, and the Pension Plan funding positions are vastly different. The Local 16 Pension Plan was in dire financial straits, having already reduced retiree pensions to defer insolvency when it received SFA monies in 2024. While BHA is not quite as familiar with the background and history of Local 16 or the associated Pension Plan, it is our understanding that the Local was severely impacted by the closure of a steel mill that represented a huge portion of the legacy IW participant population. This, along with overly generous lump sum benefits sent a substantially underfunded plan into a financial death spiral. The International combined Local 16 into Local 5 to create additional economies and provide an exceptional apprenticeship training facility for the entire region. The training program has succeeded, but to the detriment of any new apprentice initially assigned to Local 16 based on their zip code. Members under the IW 16 Pension Plan receive an accrual equal to approximately 1/5th of that for a Local 5 apprentice. This inequity drives many new apprentices to transfer to other regional IW locals in Delaware or Pennsylvania along with a large portion of the journeymen. Due to the relatively close proximity of many other IW locals, these individuals continue working the same job while reciprocating contributions to a more favorable retirement plan with little disruption. They are restricted from transferring to the IW 5 Pension Plan. As a result, Local 5 pays the entire cost of recruiting and training a new apprentice but loses the long-term benefit of their union membership. A merger of the two Pension Plans is currently under consideration by the PBGC but delayed due to the complexity of implementation with SFA monies. Until a merger is approved, the active population in the Baltimore region who desire to work there will be stifled until future pension accruals are the same as Local 5. Discussions with the union leadership of Local 5* *indicate that excellent union work opportunities exist in Baltimore, but the elimination of the Baltimore Local and vastly different pensions has resulted in a decrease from approximately 550 participants in 2009 to less than 100 today.*



Rodman 201 Pension Plan merged into the IW 5 Pension Plan effective July 1, 2021.

Active counts extracted from the prior actuarial valuations of the IW 16 Pension Plan, Rodman 201 Pension Plan, and IW 5 Pension Plan and respective Form 5500s.

The IW 79 Pension Plan is faced with difficult geographic oversight challenges and a severely underfunded pension plan. The plan provides a $45.00 credit for 1600 hours while the neighboring IW 28 Pension Plan is over-funded (about 120%) and provides around a $150 credit for similar hours. The issue of new apprentices is particularly an issue when the training facility is multiple hours away from where the work might be occurring. Members must give up an entire day of wages to attend classes instead of going in the evening after work. Any apprentice recruited in the Richmond area would want to stay in Richmond. Any apprentice discovered in Norfolk is going to find multiple other union crafts in that area with a more favorable future union career from both an education and pension perspective.

This in no way diminishes the work opportunities available from union employers in the Norfolk area. The reason that each of these populations decreased dramatically after dissolution likely wasn't due to a lack of work opportunities. It is more readily attributable to the lack of in-person attention and effort to organize union employers and recruit new apprentices. Add to that an inability to attract new employees to an area where their benefits are 1/5th of those surrounding them.

In addition, there is the long-term impact that stepping away from the reciprocal agreement will have on the Plan. The Trustees' withdrawal from Part B of the IW Reciprocal

Agreement took effect on April 30, 2023. Many of the participants contributing to the plan at present initially moved their home local to IW 28 or IW 5 when IW 79 was dissolved. But most continued working in the Norfolk area at the same jobs, albeit with better pension prospects. Eliminating the opportunity to reciprocate that money away has infused the plan with those contributions but will make it difficult in the future to attract temporary employees, referred to as travelers, who can infuse the plan with more money when larger temporary jobs arise.

Over the past several years, I have spoken repeatedly with the primary contributing employer in the Norfolk area. He has consistently indicated that work is available and if they could find more skilled iron workers they could probably put them to work. Apparently, there are unique challenges in the Norfolk area shipyards; the work requires a detailed background check that can take 6 weeks to two months to complete, regular drug testing, and exceptional ironworking skills. They often offered per diem incentives to attract workers to the area, but with the current benefit contribution expense, this can be financially challenging. Employees with those skills can often find greater opportunities with reduced scrutiny and avoid a two-month delay without pay. These conditions only amplify the constriction on the future working pool to only those participants who already live in the Norfolk area. There won't be many new recruits from Richmond who will move or travel to Norfolk. Conversely, once the Norfolk trainees are exposed to the difference in opportunities between Richmond and Norfolk, many of them will quickly figure out how to be employed in that area with a much better pension and a much more forgiving employment opportunity.

Even with financial assistance, the Plan will still be handcuffed in ways that make long-term success unlikely. Limitations on benefit improvements, heavier withdrawal liability encumbrances and their impact on any potential pension plan merger are extremely challenging. The problems faced by this pension plan must be carried by the new, younger employees who come to work and contribute $7.00 per hour to a pension while buying a benefit worth only about $1.00. There are no incentives for participants to continue supporting a hopeless plan that has been abandoned for all intents and purposes. So, while the CBUs are somewhat stable today, the infrastructure and designs are not there to maintain any reasonable level of sustained support in the future.

ii. Administrative Expense Assumption – Other Change

The amount assumed and charged historically is significantly lower than BHA Consulting has commonly experienced for a plan of this size and especially with these financial challenges. Future rates will likely be higher than the amount assumed by the prior actuary in the May 1, 2020 actuarial valuation applicable for SFA assumption setting. The PBGC established upper limits on administrative expense assumptions for small, medium, large and jumbo plans based on the level of annual benefit payments. A quick test of the constraints indicates the administrative expenses assumed for the IW Local 79 Pension Plan of $115,000 is less than the upper limit for jumbo plans ($2.4M BP x 6% = $144K). While it is difficult to separate the actuarial and administrative fees for the prior actuary, BHA anticipates the operating expenses will be closer to $150,000 considering the costs for *providing comprehensive actuarial services, maintaining SFA reporting requirements and withdrawal liability monitoring, regular board meeting preparation and attendance, potential merger studies after receipt of SFA funds, etc. Note that a fee of $150,000 in administrative expenses is still only 50% of the upper bound set forth by the PBGC for small plans ($2.4M BP x 15% = $360K). Our office has several common clients with each of the other service providers and collaborates regularly with them to ensure effective Board communication providing some insight into the joint efforts necessary to perform required duties.*

Adjustments to the administrative expense assumptions have been made primarily due to a recent change in professionals in 2023. Total expected increase in assumed administrative expense is $35,000 and a one-time charge of $120,000 for SFA application and services.

The following four (4) pages demonstrate the development of the assumed administrative expenses under SFA and baseline assumptions:

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

SFA

DEVELOPMENT OF ANNUAL PBGC PREMIUMS

YEAR	SFA Measurement Date/ Plan Year Start Date	Active Participants	Inactive Participants	Total Participant Count at Beginning of Plan Year	PBGC Premium per Participant	Annual PBGC Premiums
	12/31/2022					
1	5/1/2023	111	284	395	$35	$13,825
2	5/1/2024	188	273	461	$35	$16,135
3	5/1/2025	192	264	456	$35	$15,960
4	5/1/2026	192	264	456	$35	$15,960
5	5/1/2027	102	276	378	$35	$13,230
6	5/1/2028	98	275	373	$35	$13,055
7	5/1/2029	94	272	366	$35	$12,810
8	5/1/2030	90	271	361	$35	$12,635
9	5/1/2031	87	267	354	$52	$18,408
10	5/1/2032	83	265	348	$52	$18,096
11	5/1/2033	82	263	345	$52	$17,940
12	5/1/2034	82	260	342	$52	$17,784
13	5/1/2035	81	257	338	$52	$17,576
14	5/1/2036	80	255	335	$52	$17,420
15	5/1/2037	79	251	330	$52	$17,160
16	5/1/2038	78	246	324	$52	$16,848
17	5/1/2039	78	242	320	$52	$16,640
18	5/1/2040	77	237	314	$52	$16,328
19	5/1/2041	76	231	307	$52	$15,964
20	5/1/2042	75	226	301	$52	$15,652
21	5/1/2043	75	220	295	$52	$15,340
22	5/1/2044	74	214	288	$52	$14,976
23	5/1/2045	73	209	282	$52	$14,664
24	5/1/2046	72	203	275	$52	$14,300
25	5/1/2047	72	198	270	$52	$14,040
26	5/1/2048	71	193	264	$52	$13,728
27	5/1/2049	70	188	258	$52	$13,416
28	5/1/2050	70	182	252	$52	$13,104

** Participant count incorporates CBU adjustment of 3.9% for 10 years and 1.0% decrease thereafter*
Projected PBGC Premium developed using PBGC rate of $35 per participant through 4/30/2031 and $52 per participant thereafter.
** Participant counts through PYB 2025 have been adjusted based on actual counts extracted from the actuarial valuations.
Counts are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

SFA

DEVELOPMENT OF ANNUAL ADMINISTRATIVE EXPENSES

Admin. Expenses Assumption	$	115,000
adjustment due to change in professionals' fee	$	35,000
total fees with PBGC Premiums	$	150,000
estimated one-time charge for SFA application/services payable in PYE 4/30/2024	$	120,000
Annual Benefit Payments for the Last Plan Year Ending On or Before the SFA Measurement Date (5/1/2021 through 4/30/2022)	$	2,403,061
Cap on Projected Administrative Expenses as a Percentage of Projected Annual Benefit Payments		15%

SFA Measurement Date/ Plan Year Start Date	Total Administrative Expenses as of BOY	Total Administrative Expenses as of MOY *	Annual PBGC Premiums	total fees without PBGC Premiums	Total Projected Benefit Payments	15% Cap Limit for Admin. Expenses
12/31/2022	$50,000	$50,476		$50,476		
5/1/2023	$270,000	$277,785	$13,825	$263,960	$2,542,488	$381,373
5/1/2024	$150,000	$154,325	$16,135	$138,190	$2,525,433	$378,815
5/1/2025	$150,000	$154,325	$15,960	$138,365	$2,522,552	$378,383
5/1/2026	$150,000	$154,325	$15,960	$138,365	$2,505,516	$375,827
5/1/2027	$150,000	$154,325	$13,230	$141,095	$2,471,360	$370,704
5/1/2028	$150,000	$154,325	$13,055	$141,270	$2,437,767	$365,665
5/1/2029	$150,000	$154,325	$12,810	$141,515	$2,428,178	$364,227
5/1/2030	$150,000	$154,325	$12,635	$141,690	$2,376,020	$356,403
5/1/2031	$150,000	$154,325	$18,408	$135,917	$2,324,728	$348,709
5/1/2032	$150,000	$154,325	$18,096	$136,229	$2,290,999	$343,650
5/1/2033	$150,000	$154,325	$17,940	$136,385	$2,235,500	$335,325
5/1/2034	$150,000	$154,325	$17,784	$136,541	$2,184,306	$327,646
5/1/2035	$150,000	$154,325	$17,576	$136,749	$2,145,928	$321,889
5/1/2036	$150,000	$154,325	$17,420	$136,905	$2,083,324	$312,499
5/1/2037	$150,000	$154,325	$17,160	$137,165	$2,012,692	$301,904
5/1/2038	$150,000	$154,325	$16,848	$137,477	$1,937,662	$290,649
5/1/2039	$150,000	$154,325	$16,640	$137,685	$1,869,048	$280,357
5/1/2040	$150,000	$154,325	$16,328	$137,997	$1,798,631	$269,795
5/1/2041	$150,000	$154,325	$15,964	$138,361	$1,723,067	$258,460
5/1/2042	$150,000	$154,325	$15,652	$138,673	$1,644,720	$246,708
5/1/2043	$150,000	$154,325	$15,340	$138,985	$1,579,595	$236,939
5/1/2044	$150,000	$154,325	$14,976	$139,349	$1,511,520	$226,728
5/1/2045	$150,000	$154,325	$14,664	$139,661	$1,462,091	$219,314
5/1/2046	$150,000	$154,325	$14,300	$140,025	$1,406,181	$210,927
5/1/2047	$150,000	$154,325	$14,040	$140,285	$1,340,379	$201,057
5/1/2048	$150,000	$154,325	$13,728	$140,597	$1,284,498	$192,675
5/1/2049	$150,000	$154,325	$13,416	$140,909	$1,228,221	$184,233
5/1/2050	$150,000	$154,325	$13,104	$141,221	$1,179,904	$176,986

* using non-SFA interest rate of 5.85%

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

BASELINE

DEVELOPMENT OF ANNUAL PBGC PREMIUMS

YEAR	SFA Measurement Date/ Plan Year Start Date	Active Participants	Inactive Participants	Total Participant Count at Beginning of Plan Year	PBGC Premium per Participant	Annual PBGC Premiums
	12/31/2022					
1	5/1/2023	124	281	405	$35	$14,175
2	5/1/2024	124	280	404	$35	$14,140
3	5/1/2025	124	280	404	$35	$14,140
4	5/1/2026	124	278	402	$35	$14,070
5	5/1/2027	124	276	400	$35	$14,000
6	5/1/2028	124	275	399	$35	$13,965
7	5/1/2029	124	273	397	$35	$13,895
8	5/1/2030	124	272	396	$35	$13,860
9	5/1/2031	124	268	392	$52	$20,384
10	5/1/2032	124	266	390	$52	$20,280
11	5/1/2033	124	265	389	$52	$20,228
12	5/1/2034	124	262	386	$52	$20,072
13	5/1/2035	124	260	384	$52	$19,968
14	5/1/2036	124	259	383	$52	$19,916
15	5/1/2037	124	256	380	$52	$19,760
16	5/1/2038	124	254	378	$52	$19,656
17	5/1/2039	124	250	374	$52	$19,448
18	5/1/2040	124	247	371	$52	$19,292
19	5/1/2041	124	243	367	$52	$19,084
20	5/1/2042	124	240	364	$52	$18,928
21	5/1/2043	124	236	360	$52	$18,720
22	5/1/2044	124	232	356	$52	$18,512
23	5/1/2045	124	228	352	$52	$18,304
24	5/1/2046	124	224	348	$52	$18,096
25	5/1/2047	124	221	345	$52	$17,940
26	5/1/2048	124	217	341	$52	$17,732
27	5/1/2049	124	214	338	$52	$17,576
28	5/1/2050	124	211	335	$52	$17,420

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

BASELINE

DEVELOPMENT OF ANNUAL ADMINISTRATIVE EXPENSES

Admin. Expenses Assumption	$	115,000
adjustment due to change in professionals' fee	$	-
total fees with PBGC Premiums	$	115,000
estimated one-time charges for SFA application/services payable in PYE 4/30/2024	$	120,000
Annual Benefit Payments for the Last Plan Year Ending On or Before the SFA Measurement Date (5/1/2021 through 4/30/2022)	$	2,403,061
Cap on Projected Administrative Expenses as a Percentage of Projected Annual Benefit Payments		15%

SFA Measurement Date/ Plan Year Start Date	Total Administrative Expenses as of BOY	Total Administrative Expenses as of MOY *	Annual PBGC Premiums	total fees without PBGC Premiums	Total Projected Benefit Payments	15% Cap Limit for Admin. Expenses
12/31/2022	$38,333	$38,698		$38,698		
5/1/2023	$235,000	$241,776	$14,175	$227,601	$2,542,488	$381,373
5/1/2024	$115,000	$118,316	$14,140	$104,176	$2,525,433	$378,815
5/1/2025	$115,000	$118,316	$14,140	$104,176	$2,522,552	$378,383
5/1/2026	$115,000	$118,316	$14,070	$104,246	$2,505,516	$375,827
5/1/2027	$115,000	$118,316	$14,000	$104,316	$2,471,360	$370,704
5/1/2028	$115,000	$118,316	$13,965	$104,351	$2,437,065	$365,560
5/1/2029	$115,000	$118,316	$13,895	$104,421	$2,426,695	$364,004
5/1/2030	$115,000	$118,316	$13,860	$104,456	$2,375,672	$356,351
5/1/2031	$115,000	$118,316	$20,384	$97,932	$2,325,647	$348,847
5/1/2032	$115,000	$118,316	$20,280	$98,036	$2,293,046	$343,957
5/1/2033	$115,000	$118,316	$20,228	$98,088	$2,237,374	$335,606
5/1/2034	$115,000	$118,316	$20,072	$98,244	$2,181,234	$327,185
5/1/2035	$115,000	$118,316	$19,968	$98,348	$2,138,908	$320,836
5/1/2036	$115,000	$118,316	$19,916	$98,400	$2,085,018	$312,753
5/1/2037	$115,000	$118,316	$19,760	$98,556	$2,024,394	$303,659
5/1/2038	$115,000	$118,316	$19,656	$98,660	$1,958,226	$293,734
5/1/2039	$115,000	$118,316	$19,448	$98,868	$1,894,168	$284,125
5/1/2040	$115,000	$118,316	$19,292	$99,024	$1,827,915	$274,187
5/1/2041	$115,000	$118,316	$19,084	$99,232	$1,755,722	$263,358
5/1/2042	$115,000	$118,316	$18,928	$99,388	$1,681,665	$252,250
5/1/2043	$115,000	$118,316	$18,720	$99,596	$1,623,592	$243,539
5/1/2044	$115,000	$118,316	$18,512	$99,804	$1,558,671	$233,801
5/1/2045	$115,000	$118,316	$18,304	$100,012	$1,511,230	$226,685
5/1/2046	$115,000	$118,316	$18,096	$100,220	$1,463,162	$219,474
5/1/2047	$115,000	$118,316	$17,940	$100,376	$1,406,773	$211,016
5/1/2048	$115,000	$118,316	$17,732	$100,584	$1,361,430	$204,215
5/1/2049	$115,000	$118,316	$17,576	$100,740	$1,313,604	$197,041
5/1/2050	$115,000	$118,316	$17,420	$100,896	$1,271,420	$190,713

* using non-SFA interest rate of 5.85%

iii. New Entrant Profile Assumption – generally accepted change

The prior actuary indicated that there was no new entrant data because no projections were prepared using an open group methodology. New Entrant data assumption under the Baseline and SFA calculations are based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01). Distributions of age, service, and gender are based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years).

(D7) REINSTATEMENT OF SUSPENDED BENEFITS UNDER SECTION 305(E)(9) OR SECTION 4245(A) OF ERISA.

Not Applicable

SECTION E CHECKLIST, CERTIFICATIONS, AND SFA-RELATED PLAN AMENDMENTS

(E1) SFA APPLICATION CHECKLIST

a. Resubmission App Checklist IW 79.pdf **[LINK]**

(E2) SFA ELIGIBILITY CERTIFICATION AND SUPPORTING INFORMATION FOR CRITICAL AND DECLINING PLAN.

The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation based on the certification from the Plan's enrolled actuary of plan status completed before January 1, 2021.

The Plan was certified as critical and declining in the plan year beginning 2020.

(E3) SFA ELIGIBILITY CERTIFICATION AND SUPPORTING INFORMATION FOR CRITICAL PLAN.

Not Applicable. The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation.

(E4) PRIORITY STATUS.

The plan is not eligible for priority status and has Non-Priority Status.

On March 28, 2023, the PBGC received a lock-in application for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund for special financial assistance.

(E5) SFA AMOUNT CERTIFICATION.

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

ACTUARIAL CERTIFICATION OF SFA AMOUNT

I hereby certify that the requested amount of special financial assistance ("SFA") of $13,635,137 is the amount to which the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund ("Plan") is entitled under section 4262(j)(1) of ERISA and §4262.4 of PBGC's SFA regulation based on a SFA measurement date of December 31, 2022. The amount of SFA was determined under the basic method described in §4262.4(a)(1).

The calculations contained within this application were prepared on behalf of the Plan and were based on the revised census data as of May 1, 2022 after reflection of the death audit, asset statements and plan documents provided by the Plan Sponsor or its third-party professionals and the assumptions outlined in Template 10. The information provided has been assessed for reasonableness and consistency in accordance with Actuarial Standard of Practice No. 23. A full audit was not performed on the information provided but it appears sufficient and reliable for the purposes of this application.

The actuary whose signature appears below is a Member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render actuarial opinions contained herein. There is no relationship between the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and BHA Consulting LLC that may impact objectivity.

This certification was prepared exclusively for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and their application for special financial assistance. Other users are not intended users as defined in the Actuarial Standards of Practice, and BHA Consulting LLC is not responsible for any unauthorized use.

2026.07.29 11:53:50 -04'00'

J. Scott Haynsworth, A.S.A., M.A.A.A., E.A.
Enrolled Actuary No. 26-06106
678-456-6200 ext. 112
Scott@BHAConsult.com

2026.07.28 15:25:52 -04'00'

Oanh T. Lai, M.A.A.A., E.A.
Enrolled Actuary No. 26-08732
678-456-6200 ext. 122
Teresa@BHAConsult.com

BHA Consulting LLC
5400 Laurel Spring Parkway, Suite 1306
Suwanee, Georgia 30024

(E6) FAIR MARKET VALUE CERTIFICATION.

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

CERTIFICATION BY PLAN SPONSOR TO ACCURACY OF FAIR MARKET VALUE OF ASSETS

This is a certification from the Board of Trustees for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund to the accuracy of the amount of the fair market value of assets as of the SFA Measurement date of December 31, 2022.

The Fair Market Value of Assets as of December 31, 2022 is $6,596,416 and is supported by the financial and account statements included in Section B of this SFA Application. Development of the fair market value of assets as of December 31, 2022 is shown in the Reconciliation of Assets as part of this Certification.

Based upon the above, we hereby certify the accuracy of the fair market value of assets as of the SFA Measurement Date, as specified in this application.

Board of Trustees for the IW 79 Pension Plan

Kendall Martin 07/28/26
Kendall Martin Date
Board of Trustee Chairman
Union Trustee

David Hodges 7/28/26
David Hodges Date
Board of Trustee Secretary
Management Trustee

RECONCILIATION OF ASSETS. *The estimated Fund Assets as of December 31, 2022 of $6,596,416 is developed based on the audited amount recorded as of May 1, 2022 with the unaudited asset adjustment of -$616 and rolled forward using the Plan Administrator's unaudited financials from May 2022 through December 2022 adjusted for the inclusion of accrued interest on fixed asset securities.*

SNAPSHOT.

		Adjusted Sum of Accounts
General Account		$64,721
	reflect Outstanding Checks	*-$17,140*
	General Account adjusted	$47,581
Benefits Account		$0
	reflect Outstanding Checks	*-$2,305*
	don't reflect Transfer Scheduled for 1/1/2023	*$174,688*
	Benefit Account adjusted	$172,383
Morgan Stanley Account *		$6,376,452
	TOTAL adjusted	**$6,596,416**

Audited Assets as of May 1, 2022		**$7,985,516**
	*Unaudited asset adjustment **	*-$616*
Unaudited Assets as of May 1, 2022		**$7,984,900**
Employer Contributions		$636,601
Investment Gain/(Loss)		-$371,606
	*Accrued Interest on fixed asset securities ***	*$10,993*
Investment Gain/(Loss) adjusted		-$360,612
Benefit Payments		-$1,567,514
Administrative Expenses		-$84,191
PBGC Insurance		-$12,768
Change in Fund Assets from 5/1/22 through 12/31/22		*-$1,388,484*
Estimated Fund Assets as of December 31, 2022		**$6,596,416**

* There is a difference of $616 between the audited and unaudited financials.
** includes accrued interest in fixed income securities.

DETAILS.

Based on correspondence with the administrator:

- SBAI (admin) reflects outstanding checks but does not reflect the January 2023 benefit payments. The 1/1/23 ACH pension benefits, totaling $174,687.66, is a reconciling item for SBAI in December 2022 and is reflected in the January 2023 unaudited financials.
    - *BHA will continue to reflect outstanding checks and the exclusion of the January 2023 ACH benefit payments. The unaudited financials as of 12/31/2022 include 8 months of benefit payments from 5/1/2022 through 12/31/2022. Inclusion of the January 2023 benefit payments would reflect 9 months of payment for an 8-month period.*
- SBAI does not reflect the "Accrued Interest" from the market value of the investments that are invested in fixed asset securities.
    - *BHA will adjust the market value of assets to include the "Accrued Interest", totaling $10,993 as shown in the Morgan Stanley Account.*

Account	Bank Statement Balance	Outstanding Checks	ACH Transfer Scheduled for 1/1/2023	Accrued Interest on fixed asset securities	Admin Financials Balance
General	$64,721	-$17,140			$47,581
Benefits	$0	-$2,305	$174,688		$172,383
Morgan Stanley	$6,376,452			-$10,993	$6,365,458
	$6,441,173				**$6,585,423**

Morgan Stanley Account - Accrued Interest on fixed asset securities

	Admin Financials Balance	Bank Statement Balance	DIFFERENCE
Boyd Watterson Asset Management	$632,471	$637,006	$4,534
Pacific Income Advisors	$605,875	$608,718	$2,843
Sage Advisory Services	$605,123	$608,739	$3,616
		TOTAL	**$10,993**
		not reflected on Admin Financials	

Benefit Account – Outstanding Checks

NUMBER	AMOUNT
503076	$372.52
503242	$257.39
503312	$178.33
503492	$1,014.80
503555	$372.52
503560	$108.94
TOTAL	**$2,304.50**
reflected on Admin Financials	

General Account – Outstanding Checks

NUMBER	AMOUNT
6705	$1,270.50
6714	$903.00
6721	$1,204.00
6731	$1,491.00
6739	$1,193.50
6744	$1,625.00
6745	$9,453.00
TOTAL	**$17,140.00**
reflected on Admin Financials	

ACH Transfer Scheduled for 1/1/2023
$174,688
not reflected on Admin Financials

(E7) EXECUTED PLAN AMENDMENT FOR SFA COMPLIANCE.

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

AMENDMENT TO AMENDED AND RESTATED PENSION PLAN

AMENDMENT 3

WHEREAS, ARTICLE XIII, SECTION 1 of the Amended and Restated Pension Plan grants authority to the Board of Trustees to amend the Plan from time to time; and

WHEREAS, the Trustees desire to amend the Plan Document;

NOW, THEREFORE, BE IT RESOLVED that the following amendment is to be made to the Amended and Restated Pension Plan Document dated May 1, 2014:

Background

The Board of Trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund (the "Board") has applied to the Pension Benefit Guaranty Corporation ("PBGC") under section 4262 of the Employment Retirement Income Security Act of 1974, as amended ("ERISA"), and 29 C.F.R. § 4262 for special financial assistance for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund (the "Plan").

29 C.F.R. § 4262.6(e)(1) requires that the plan sponsor of a plan applying for special financial assistance amend the written instrument governing the plan to require that the plan be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 C.F.R. part 4262 and that the amendment be contingent upon approval by PBGC of the plan's application for special financial assistance.

Effective as of the date set forth above, the Rules and Regulations of the Pension Fund are amended to add a new Article XI, entitled PBGC Special Financial Assistance, as follows:

Article XI, Section 11.1 shall be added in its entirety to read as follows:

<u>11.1 – COMPLIANCE WITH PBGC SPECIAL FINANCIAL ASSISTANCE RESTRICTIONS AND CONDITIONS:</u>
Beginning with the SFA measurement date of December 31, 2022 selected by the plan in the plan's application for special financial assistance and through the last Plan Year ending in 2051, notwithstanding anything to the contrary in this or any other governing document, the Plan shall be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 20 C.F.R. Section 4262. This Amendment is contingent upon approval by the PBGC of the Plan's application for special financial assistance.

IN WITNESS WHEREOF, Amendment 3 has been adopted by the parties hereto on this 28 day of July, 2026.

Union Trustee

Management Trustee

(E8) PROPOSED PLAN AMENDMENT TO REINSTATE BENEFITS.

Not Applicable. The Plan did not suspend benefits under section 305(e)(9) or section 4245(a) of ERISA.

(E9) EXECUTED PLAN AMENDMENT TO RESCIND PARTITION ORDER.

Not Applicable. The Plan was not partitioned under section 4233 of ERISA.

(E10) PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)
Board of Trustee Chairman of the IW 79 Pension Plan

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the board of trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and 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.

Kendall Martin

Kendall Martin
Board of Trustee Chairman
Union Trustee

Date: 07/28/26

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)
Board of Trustee Secretary of the IW 79 Pension Plan

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the board of trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and 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.

David Hodges
Board of Trustee Secretary
Management Trustee

Date: 7/28/26

TEMPLATE 1 File name: *Template 1 Plan Name* , where "Plan Name" is an abbreviated version of the plan name. v20220701p

Form 5500 Projection For an additional submission due to merger under § 4262.4(f)(1)(ii): *Template 1 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

For the 2018 plan year until the most recent plan year for which the Form 5500 is required to be filed by the filing date of the initial application, provide the projection of expected benefit payments as required to be attached to the Form 5500 Schedule MB if the response to line 8b(1) of the Form 5500 Schedule MB should be "Yes."

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

Complete for each Form 5500 that has been filed prior to the date the SFA application is submitted*.

	2018 Form 5500	2019 Form 5500	2020 Form 5500	2021 Form 5500	2022 Form 5500	2023 Form 5500	2024 Form 5500	2025 Form 5500
Plan Year Start Date	5/1/2018	5/1/2019	5/1/2020	5/1/2021	5/1/2022	5/1/2023	5/1/2024	
Plan Year End Date	4/30/2019	4/30/2020	4/30/2021	4/30/2022	4/30/2023	4/30/2024	4/30/2025	
Plan Year	Expected Benefit Payments							
2018	$2,694,074	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	$2,703,117	$2,636,473	N/A	N/A	N/A	N/A	N/A	N/A
2020	$2,699,428	$2,636,946	$2,652,666	N/A	N/A	N/A	N/A	N/A
2021	$2,708,818	$2,645,495	$2,664,791	$2,623,856	N/A	N/A	N/A	N/A
2022	$2,714,606	$2,660,074	$2,680,535	$2,625,618	$2,556,460	N/A	N/A	N/A
2023	$2,720,709	$2,672,831	$2,677,361	$2,608,444	$2,551,289	$2,548,567	N/A	N/A
2024	$2,672,176	$2,627,299	$2,630,570	$2,565,405	$2,526,360	$2,498,063	$2,468,955	N/A
2025	$2,666,418	$2,627,801	$2,621,107	$2,554,036	$2,524,203	$2,469,320	$2,449,090	
2026	$2,635,352	$2,605,174	$2,594,648	$2,535,039	$2,506,720	$2,459,828	$2,429,571	
2027	$2,580,106	$2,551,702	$2,538,131	$2,481,348	$2,459,708	$2,414,983	$2,384,083	
2028	N/A	$2,500,619	$2,478,567	$2,430,559	$2,415,491	$2,372,120	$2,340,897	
2029	N/A	N/A	$2,453,539	$2,411,369	$2,404,587	$2,356,245	$2,315,802	
2030	N/A	N/A	N/A	$2,338,027	$2,335,394	$2,310,497	$2,293,897	
2031	N/A	N/A	N/A	N/A	$2,274,237	$2,252,671	$2,236,885	
2032	N/A	N/A	N/A	N/A	N/A	$2,201,730	$2,188,769	
2033	N/A	N/A	N/A	N/A	N/A	N/A	$2,125,555	
2034	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

* Adjust column headers as may be needed due to any changes in the plan year since 2018 and provide supporting explanation. For example, assume the plan has a calendar year plan year, but effective 10/1/2019 the plan year is changed to begin on October 1. For 2019 there will be two 2019 Forms - one for the short plan year from 1/1/2019 to 9/30/2019, and another for the plan year 10/1/2019 to 9/30/2020. For this example, modify the table to show a separate column for each of the separate Forms 5500, and identify the plan year period for each filing.

TEMPLATE 3

Historical Plan Information

File name: *Template 3 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

v20230727p

For additional submission due to merger under § 4262.4(f)(1)(ii): *Template 3 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Provide historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rates, and number of active participants at the beginning of each plan year. Also show separately for each of the plan years in the same period all other sources of non-investment income, including, if applicable, withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if any), and other identifiable contribution streams.

If the contributions and withdrawal liabilities shown on this table do not equal the amount shown as credited to the funding standard account on the plan year Schedule MB of Form 5500, include an explanation as a footnote to this table.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

Unit (e.g. hourly, weekly)	hourly

						All Other Sources of Non-Investment Income				
Plan Year (in order from oldest to most recent)	Plan Year Start Date	Plan Year End Date	Total Contributions* **	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments Collected**	Number of Active Participants at Beginning of Plan Year
2009	5/1/2009	4/30/2010	$1,214,100	205,431	$5.91	$43,419				231
2010	5/1/2010	4/30/2011	$1,527,185	221,331	$6.90	$61,118				164
2011	5/1/2011	4/30/2012	$1,683,987	244,056	$6.90	-$150,829				176
2012	5/1/2012	4/30/2013	$1,350,940	195,505	$6.91	$21,184				153
2013	5/1/2013	4/30/2014	$1,280,964	182,995	$7.00	$51,886				135
2014	5/1/2014	4/30/2015	$1,330,976	190,139	$7.00	$51,160				130
2015	5/1/2015	4/30/2016	$1,143,492	163,356	$7.00	$151,653				135
2016	5/1/2016	4/30/2017	$1,151,228	164,461	$7.00	$227,091				131
2017	5/1/2017	4/30/2018	$1,459,686	208,527	$7.00	$67,754				129
2018	5/1/2018	4/30/2019	$1,287,496	183,928	$7.00	$114,385				155
2019	5/1/2019	4/30/2020	$1,078,624	154,089	$7.00	$130,000				146
2020	5/1/2020	4/30/2021	$1,268,269	181,181	$7.00	-$30,760				113
2021	5/1/2021	4/30/2022	$1,160,679	165,811	$7.00	-$102,500				120
2022	5/1/2022	4/30/2023	$1,223,635	174,805	$7.00	-$311,356				124
2023	5/1/2023	4/30/2024	$1,314,120	187,731	$7.00	$0				111
2024	5/1/2024	4/30/2025	$1,520,328	217,190	$7.00	$0				188

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of Non-Investment Income."

** If the contributions and withdrawal liabilities shown on this table do not equal the amounts shown as credited to the funding standard account on the plan year Schedule MB of Form 5500, include an explanation as a footnote to this table.

2025 ***	5/1/2025	4/30/2026	$1,584,680	226,383	$7.00	$0				192

*** extracted from unaudited financials as of April 30, 2026 from Plan Administrator

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:	IW 79 Pension Fund	
EIN:	54-6071250	
PN:	001	
Initial Application Date:	3/28/2023	
SFA Measurement Date:	12/31/2022	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:	4/30/2023	

Non-SFA Interest Rate Used:	5.85%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.77%	Rate used in projection of SFA assets.

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

Plan Interest Rate:	7.00%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.

Corresponding ERISA Section 303(h)(2)(C)(i), (ii), and (iii) rates disregarding modifications made under clause (iv) of such section.

	Month Year	(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 2023	2.50%	3.83%	4.06%
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%

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").

Non-SFA Interest Rate Limit *(lowest 3rd segment rate plus 200 basis points)* :	5.85%	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):*	5.85%	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*):	3.77%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (*lesser of Plan Interest Rate and SFA Interest Rate Limit*):	3.77%	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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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
12/31/2022	4/30/2023	$788,455	$37,987	$26,419	$0	$852,861
5/1/2023	4/30/2024	$2,302,409	$125,376	$114,703	$0	$2,542,488
5/1/2024	4/30/2025	$2,236,509	$128,333	$160,591	$0	$2,525,433
5/1/2025	4/30/2026	$2,163,191	$142,202	$217,159	$0	$2,522,552
5/1/2026	4/30/2027	$2,092,553	$166,141	$246,822	$0	$2,505,516
5/1/2027	4/30/2028	$2,020,165	$179,741	$271,454	$0	$2,471,360
5/1/2028	4/30/2029	$1,945,749	$192,192	$297,742	$2,084	$2,437,767
5/1/2029	4/30/2030	$1,869,495	$218,852	$335,823	$4,008	$2,428,178
5/1/2030	4/30/2031	$1,791,564	$230,480	$350,046	$3,930	$2,376,020
5/1/2031	4/30/2032	$1,716,626	$230,903	$373,350	$3,849	$2,324,728
5/1/2032	4/30/2033	$1,635,778	$244,231	$407,228	$3,762	$2,290,999
5/1/2033	4/30/2034	$1,553,791	$255,425	$419,919	$6,365	$2,235,500
5/1/2034	4/30/2035	$1,470,931	$254,739	$436,156	$22,480	$2,184,306
5/1/2035	4/30/2036	$1,387,514	$269,599	$452,255	$36,560	$2,145,928
5/1/2036	4/30/2037	$1,303,902	$275,494	$466,229	$37,699	$2,083,324
5/1/2037	4/30/2038	$1,220,507	$274,251	$479,456	$38,478	$2,012,692
5/1/2038	4/30/2039	$1,137,764	$278,852	$481,185	$39,861	$1,937,662
5/1/2039	4/30/2040	$1,056,111	$278,075	$488,650	$46,212	$1,869,048
5/1/2040	4/30/2041	$975,967	$282,481	$488,195	$51,988	$1,798,631
5/1/2041	4/30/2042	$897,721	$277,926	$485,974	$61,446	$1,723,067
5/1/2042	4/30/2043	$821,730	$275,899	$478,886	$68,205	$1,644,720
5/1/2043	4/30/2044	$748,332	$277,903	$480,270	$73,090	$1,579,595
5/1/2044	4/30/2045	$677,850	$271,062	$474,736	$87,872	$1,511,520
5/1/2045	4/30/2046	$610,591	$275,206	$473,943	$102,351	$1,462,091
5/1/2046	4/30/2047	$546,841	$279,624	$467,658	$112,058	$1,406,181
5/1/2047	4/30/2048	$486,819	$270,540	$462,709	$120,311	$1,340,379
5/1/2048	4/30/2049	$430,676	$267,498	$459,650	$126,674	$1,284,498
5/1/2049	4/30/2050	$378,522	$262,112	$452,232	$135,355	$1,228,221
5/1/2050	4/30/2051	$330,425	$256,343	$444,160	$148,976	$1,179,904

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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
12/31/2022	4/30/2023	N/A	$0	$50,476	$50,476
5/1/2023	4/30/2024	395	$13,825	$263,960	$277,785
5/1/2024	4/30/2025	461	$16,135	$138,190	$154,325
5/1/2025	4/30/2026	456	$15,960	$138,365	$154,325
5/1/2026	4/30/2027	456	$15,960	$138,365	$154,325
5/1/2027	4/30/2028	378	$13,230	$141,095	$154,325
5/1/2028	4/30/2029	373	$13,055	$141,270	$154,325
5/1/2029	4/30/2030	366	$12,810	$141,515	$154,325
5/1/2030	4/30/2031	361	$12,635	$141,690	$154,325
5/1/2031	4/30/2032	354	$18,408	$135,917	$154,325
5/1/2032	4/30/2033	348	$18,096	$136,229	$154,325
5/1/2033	4/30/2034	345	$17,940	$136,385	$154,325
5/1/2034	4/30/2035	342	$17,784	$136,541	$154,325
5/1/2035	4/30/2036	338	$17,576	$136,749	$154,325
5/1/2036	4/30/2037	335	$17,420	$136,905	$154,325
5/1/2037	4/30/2038	330	$17,160	$137,165	$154,325
5/1/2038	4/30/2039	324	$16,848	$137,477	$154,325
5/1/2039	4/30/2040	320	$16,640	$137,685	$154,325
5/1/2040	4/30/2041	314	$16,328	$137,997	$154,325
5/1/2041	4/30/2042	307	$15,964	$138,361	$154,325
5/1/2042	4/30/2043	301	$15,652	$138,673	$154,325
5/1/2043	4/30/2044	295	$15,340	$138,985	$154,325
5/1/2044	4/30/2045	288	$14,976	$139,349	$154,325
5/1/2045	4/30/2046	282	$14,664	$139,661	$154,325
5/1/2046	4/30/2047	275	$14,300	$140,025	$154,325
5/1/2047	4/30/2048	270	$14,040	$140,285	$154,325
5/1/2048	4/30/2049	264	$13,728	$140,597	$154,325
5/1/2049	4/30/2050	258	$13,416	$140,909	$154,325
5/1/2050	4/30/2051	252	$13,104	$141,221	$154,325

Participant count incorporates CBU adjustment of 3.9% for 10 years and 1.0% decrease thereafter

Projected PBGC Premium developed using PBGC rate of $35 per participant through 4/30/2031 and $52 per participant thereafter.

** Participant counts through PYB 2025 have been adjusted based on actual counts extracted from the actuarial valuations.

Counts are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

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:	IW 79 Pension Fund	
EIN:	54-6071250	
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:	12/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,635,137	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:	5/1/2029	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:	5.85%	
SFA Interest Rate:	3.77%	

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))
12/31/2022	4/30/2023	$275,678	$0	$0	($852,861)	$0	($50,476)	($903,337)	$163,650	$12,895,450	$0	128,825	$7,000,919
5/1/2023	4/30/2024	$1,314,120	$0	$0	($2,542,488)	$0	($277,785)	($2,820,273)	$433,488	$10,508,665	$0	$447,445	$8,762,484
5/1/2024	4/30/2025	$1,520,328	$0	$0	($2,525,433)	$0	($154,325)	($2,679,758)	$346,131	$8,175,038	$0	$556,443	$10,839,255
5/1/2025	4/30/2026	$1,584,680	$0	$0	($2,522,552)	$0	($154,325)	($2,676,877)	$258,207	$5,756,368	$0	$679,790	$13,103,725
5/1/2026	4/30/2027	$1,584,680	$0	$0	($2,505,516)	$0	($154,325)	($2,659,841)	$167,341	$3,263,868	$0	$812,261	$15,500,666
5/1/2027	4/30/2028	$924,294	$0	$0	($2,471,360)	$0	($154,325)	($2,625,685)	$74,012	$712,195	$0	$933,440	$17,358,400
5/1/2028	4/30/2029	$888,244	$0	$0	($2,437,767)	$0	($154,325)	($712,195)	$0	$0	($1,879,897)	$986,873	$17,353,620
5/1/2029	4/30/2030	$853,601	$0	$0	($2,428,178)	$0	($154,325)	$0	$0	$0	($2,582,503)	$965,335	$16,590,053
5/1/2030	4/30/2031	$820,309	$0	$0	($2,376,020)	$0	($154,325)	$0	$0	$0	($2,530,345)	$921,210	$15,801,227
5/1/2031	4/30/2032	$788,319	$0	$0	($2,324,728)	$0	($154,325)	$0	$0	$0	($2,479,053)	$875,621	$14,986,114
5/1/2032	4/30/2033	$757,575	$0	$0	($2,290,999)	$0	($154,325)	$0	$0	$0	($2,445,324)	$828,023	$14,126,388
5/1/2033	4/30/2034	$750,001	$0	$0	($2,235,500)	$0	($154,325)	$0	$0	$0	($2,389,825)	$779,111	$13,265,675
5/1/2034	4/30/2035	$742,504	$0	$0	($2,184,306)	$0	($154,325)	$0	$0	$0	($2,338,631)	$730,019	$12,399,567
5/1/2035	4/30/2036	$735,077	$0	$0	($2,145,928)	$0	($154,325)	$0	$0	$0	($2,300,253)	$680,244	$11,514,635
5/1/2036	4/30/2037	$727,727	$0	$0	($2,083,324)	$0	($154,325)	$0	$0	$0	($2,237,649)	$630,069	$10,634,782
5/1/2037	4/30/2038	$720,447	$0	$0	($2,012,692)	$0	($154,325)	$0	$0	$0	($2,167,017)	$580,424	$9,768,636
5/1/2038	4/30/2039	$713,244	$0	$0	($1,937,662)	$0	($154,325)	$0	$0	$0	($2,091,987)	$531,710	$8,921,603
5/1/2039	4/30/2040	$706,111	$0	$0	($1,869,048)	$0	($154,325)	$0	$0	$0	($2,023,373)	$483,931	$8,088,272
5/1/2040	4/30/2041	$699,048	$0	$0	($1,798,631)	$0	($154,325)	$0	$0	$0	($1,952,956)	$437,008	$7,271,372
5/1/2041	4/30/2042	$692,055	$0	$0	($1,723,067)	$0	($154,325)	$0	$0	$0	($1,877,392)	$391,197	$6,477,232
5/1/2042	4/30/2043	$685,132	$0	$0	($1,644,720)	$0	($154,325)	$0	$0	$0	($1,799,045)	$346,799	$5,710,118
5/1/2043	4/30/2044	$678,279	$0	$0	($1,579,595)	$0	($154,325)	$0	$0	$0	($1,733,920)	$303,603	$4,958,080
5/1/2044	4/30/2045	$671,496	$0	$0	($1,511,520)	$0	($154,325)	$0	$0	$0	($1,665,845)	$261,376	$4,225,107
5/1/2045	4/30/2046	$664,783	$0	$0	($1,462,091)	$0	($154,325)	$0	$0	$0	($1,616,416)	$219,729	$3,493,203
5/1/2046	4/30/2047	$658,133	$0	$0	($1,406,181)	$0	($154,325)	$0	$0	$0	($1,560,506)	$178,333	$2,769,163
5/1/2047	4/30/2048	$651,553	$0	$0	($1,340,379)	$0	($154,325)	$0	$0	$0	($1,494,704)	$137,684	$2,063,696
5/1/2048	4/30/2049	$645,036	$0	$0	($1,284,498)	$0	($154,325)	$0	$0	$0	($1,438,823)	$97,838	$1,367,747
5/1/2049	4/30/2050	$638,589	$0	$0	($1,228,221)	$0	($154,325)	$0	$0	$0	($1,382,546)	$58,562	$682,352
5/1/2050	4/30/2051	$632,205	$0	$0	($1,179,904)	$0	($154,325)	$0	$0	$0	($1,334,229)	$19,675	$3

TEMPLATE 5A - Sheet 5A-1 v20220802p

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

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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
12/31/2022	4/30/2023	$788,455	$37,987	$26,419	$0	$852,861
5/1/2023	4/30/2024	$2,302,409	$125,376	$114,703	$0	$2,542,488
5/1/2024	4/30/2025	$2,236,509	$128,333	$160,591	$0	$2,525,433
5/1/2025	4/30/2026	$2,163,191	$142,202	$217,159	$0	$2,522,552
5/1/2026	4/30/2027	$2,092,553	$166,141	$246,822	$0	$2,505,516
5/1/2027	4/30/2028	$2,020,165	$179,741	$271,454	$0	$2,471,360
5/1/2028	4/30/2029	$1,945,749	$192,192	$297,742	$1,382	$2,437,065
5/1/2029	4/30/2030	$1,869,495	$218,852	$335,823	$2,525	$2,426,695
5/1/2030	4/30/2031	$1,791,564	$230,480	$350,046	$3,582	$2,375,672
5/1/2031	4/30/2032	$1,716,626	$230,903	$373,350	$4,768	$2,325,647
5/1/2032	4/30/2033	$1,635,778	$244,231	$407,228	$5,809	$2,293,046
5/1/2033	4/30/2034	$1,553,791	$255,425	$419,919	$8,239	$2,237,374
5/1/2034	4/30/2035	$1,470,931	$254,739	$436,156	$19,408	$2,181,234
5/1/2035	4/30/2036	$1,387,514	$269,599	$452,255	$29,540	$2,138,908
5/1/2036	4/30/2037	$1,303,902	$275,494	$466,229	$39,393	$2,085,018
5/1/2037	4/30/2038	$1,220,507	$274,251	$479,456	$50,180	$2,024,394
5/1/2038	4/30/2039	$1,137,764	$278,852	$481,185	$60,425	$1,958,226
5/1/2039	4/30/2040	$1,056,111	$278,075	$488,650	$71,332	$1,894,168
5/1/2040	4/30/2041	$975,967	$282,481	$488,195	$81,272	$1,827,915
5/1/2041	4/30/2042	$897,721	$277,926	$485,974	$94,101	$1,755,722
5/1/2042	4/30/2043	$821,730	$275,899	$478,886	$105,150	$1,681,665
5/1/2043	4/30/2044	$748,332	$277,903	$480,270	$117,087	$1,623,592
5/1/2044	4/30/2045	$677,850	$271,062	$474,736	$135,023	$1,558,671
5/1/2045	4/30/2046	$610,591	$275,206	$473,943	$151,490	$1,511,230
5/1/2046	4/30/2047	$546,841	$279,624	$467,658	$169,039	$1,463,162
5/1/2047	4/30/2048	$486,819	$270,540	$462,709	$186,705	$1,406,773
5/1/2048	4/30/2049	$430,676	$267,498	$459,650	$203,606	$1,361,430
5/1/2049	4/30/2050	$378,522	$262,112	$452,232	$220,738	$1,313,604
5/1/2050	4/30/2051	$330,425	$256,343	$444,160	$240,492	$1,271,420

TEMPLATE 5A - Sheet 5A-2

v20220802p

Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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

			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
12/31/2022	4/30/2023	N/A	$0	$38,698	$38,698
5/1/2023	4/30/2024	405	$14,175	$227,601	$241,776
5/1/2024	4/30/2025	404	$14,140	$104,176	$118,316
5/1/2025	4/30/2026	404	$14,140	$104,176	$118,316
5/1/2026	4/30/2027	402	$14,070	$104,246	$118,316
5/1/2027	4/30/2028	400	$14,000	$104,316	$118,316
5/1/2028	4/30/2029	399	$13,965	$104,351	$118,316
5/1/2029	4/30/2030	397	$13,895	$104,421	$118,316
5/1/2030	4/30/2031	396	$13,860	$104,456	$118,316
5/1/2031	4/30/2032	392	$20,384	$97,932	$118,316
5/1/2032	4/30/2033	390	$20,280	$98,036	$118,316
5/1/2033	4/30/2034	389	$20,228	$98,088	$118,316
5/1/2034	4/30/2035	386	$20,072	$98,244	$118,316
5/1/2035	4/30/2036	384	$19,968	$98,348	$118,316
5/1/2036	4/30/2037	383	$19,916	$98,400	$118,316
5/1/2037	4/30/2038	380	$19,760	$98,556	$118,316
5/1/2038	4/30/2039	378	$19,656	$98,660	$118,316
5/1/2039	4/30/2040	374	$19,448	$98,868	$118,316
5/1/2040	4/30/2041	371	$19,292	$99,024	$118,316
5/1/2041	4/30/2042	367	$19,084	$99,232	$118,316
5/1/2042	4/30/2043	364	$18,928	$99,388	$118,316
5/1/2043	4/30/2044	360	$18,720	$99,596	$118,316
5/1/2044	4/30/2045	356	$18,512	$99,804	$118,316
5/1/2045	4/30/2046	352	$18,304	$100,012	$118,316
5/1/2046	4/30/2047	348	$18,096	$100,220	$118,316
5/1/2047	4/30/2048	345	$17,940	$100,376	$118,316
5/1/2048	4/30/2049	341	$17,732	$100,584	$118,316
5/1/2049	4/30/2050	338	$17,576	$100,740	$118,316
5/1/2050	4/30/2051	335	$17,420	$100,896	$118,316

TEMPLATE 5A - Sheet 5A-3 v20220802p

Baseline - 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 Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$10,426,059
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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 5A-1)	(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 5A-2)	(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))
12/31/2022	4/30/2023	$375,900	$0	$0	($852,861)	$0	($38,698)	($891,559)	$123,892	$9,658,392	$0	129,779	$7,102,095
5/1/2023	4/30/2024	$1,127,700	$0	$0	($2,542,488)	$0	($241,776)	($2,784,264)	$312,124	$7,186,252	$0	$447,989	$8,677,784
5/1/2024	4/30/2025	$1,127,700	$0	$0	($2,525,433)	$0	($118,316)	($2,643,749)	$221,548	$4,764,051	$0	$540,167	$10,345,651
5/1/2025	4/30/2026	$1,127,700	$0	$0	($2,522,552)	$0	($118,316)	($2,640,868)	$130,285	$2,253,468	$0	$637,737	$12,111,088
5/1/2026	4/30/2027	$1,127,700	$0	$0	($2,505,516)	$0	($118,316)	($2,253,468)	$0	$0	($370,364)	$730,336	$13,598,760
5/1/2027	4/30/2028	$1,127,700	$0	$0	($2,471,360)	$0	($118,316)	$0	$0	$0	($2,589,676)	$753,372	$12,890,156
5/1/2028	4/30/2029	$1,127,700	$0	$0	($2,437,065)	$0	($118,316)	$0	$0	$0	($2,555,381)	$712,908	$12,175,383
5/1/2029	4/30/2030	$1,127,700	$0	$0	($2,426,695)	$0	($118,316)	$0	$0	$0	($2,545,011)	$671,393	$11,429,465
5/1/2030	4/30/2031	$1,127,700	$0	$0	($2,375,672)	$0	($118,316)	$0	$0	$0	($2,493,988)	$629,228	$10,692,405
5/1/2031	4/30/2032	$1,127,700	$0	$0	($2,325,647)	$0	($118,316)	$0	$0	$0	($2,443,963)	$587,552	$9,963,694
5/1/2032	4/30/2033	$1,127,700	$0	$0	($2,293,046)	$0	($118,316)	$0	$0	$0	($2,411,362)	$545,863	$9,225,895
5/1/2033	4/30/2034	$1,127,700	$0	$0	($2,237,374)	$0	($118,316)	$0	$0	$0	($2,355,690)	$504,307	$8,502,212
5/1/2034	4/30/2035	$1,127,700	$0	$0	($2,181,234)	$0	($118,316)	$0	$0	$0	($2,299,550)	$463,590	$7,793,952
5/1/2035	4/30/2036	$1,127,700	$0	$0	($2,138,908)	$0	($118,316)	$0	$0	$0	($2,257,224)	$423,377	$7,087,805
5/1/2036	4/30/2037	$1,127,700	$0	$0	($2,085,018)	$0	($118,316)	$0	$0	$0	($2,203,334)	$383,621	$6,395,792
5/1/2037	4/30/2038	$1,127,700	$0	$0	($2,024,394)	$0	($118,316)	$0	$0	$0	($2,142,710)	$344,887	$5,725,669
5/1/2038	4/30/2039	$1,127,700	$0	$0	($1,958,226)	$0	($118,316)	$0	$0	$0	($2,076,542)	$307,592	$5,084,419
5/1/2039	4/30/2040	$1,127,700	$0	$0	($1,894,168)	$0	($118,316)	$0	$0	$0	($2,012,484)	$271,926	$4,471,561
5/1/2040	4/30/2041	$1,127,700	$0	$0	($1,827,915)	$0	($118,316)	$0	$0	$0	($1,946,231)	$237,985	$3,891,015
5/1/2041	4/30/2042	$1,127,700	$0	$0	($1,755,722)	$0	($118,316)	$0	$0	$0	($1,874,038)	$206,104	$3,350,781
5/1/2042	4/30/2043	$1,127,700	$0	$0	($1,681,665)	$0	($118,316)	$0	$0	$0	($1,799,981)	$176,636	$2,855,136
5/1/2043	4/30/2044	$1,127,700	$0	$0	($1,623,592)	$0	($118,316)	$0	$0	$0	($1,741,908)	$149,315	$2,390,243
5/1/2044	4/30/2045	$1,127,700	$0	$0	($1,558,671)	$0	($118,316)	$0	$0	$0	($1,676,987)	$123,991	$1,964,947
5/1/2045	4/30/2046	$1,127,700	$0	$0	($1,511,230)	$0	($118,316)	$0	$0	$0	($1,629,546)	$100,479	$1,563,580
5/1/2046	4/30/2047	$1,127,700	$0	$0	($1,463,162)	$0	($118,316)	$0	$0	$0	($1,581,478)	$78,385	$1,188,187
5/1/2047	4/30/2048	$1,127,700	$0	$0	($1,406,773)	$0	($118,316)	$0	$0	$0	($1,525,089)	$58,051	$848,849
5/1/2048	4/30/2049	$1,127,700	$0	$0	($1,361,430)	$0	($118,316)	$0	$0	$0	($1,479,746)	$39,507	$536,310
5/1/2049	4/30/2050	$1,127,700	$0	$0	($1,313,604)	$0	($118,316)	$0	$0	$0	($1,431,920)	$22,602	$254,692
5/1/2050	4/30/2051	$1,127,700	$0	$0	($1,271,420)	$0	($118,316)	$0	$0	$0	($1,389,736)	$7,344	$0

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:	IW 79 Pension Fund
EIN:	54-6071250
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 in Template 4A.
1	Baseline	N/A	$10,426,059	From Template 5A.
2	CBU Assumption	$2,644,837	$13,070,896	Show details supporting the SFA amount on Sheet 6A-2.
3	Administrative Expense Assumption	$564,241	$13,635,137	Show details supporting the SFA amount on Sheet 6A-3.
4	N/A	$0	$13,635,137	Show details supporting the SFA amount on Sheet 6A-4.
5	N/A	$0	$13,635,137	Show details supporting the SFA amount on Sheet 6A-5.

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):	CBU Adjustment

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,070,896
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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))
12/31/2022	4/30/2023	275,678	0	0	(852,861)	0	(38,698)	($891,559)	$156,720	12,336,057	$0	128,825	7,000,919
5/1/2023	4/30/2024	1,314,120	0	0	(2,542,488)	0	(241,776)	($2,784,264)	413,072	9,964,865	$0	447,445	8,762,484
5/1/2024	4/30/2025	1,520,328	0	0	(2,525,433)	0	(118,316)	($2,643,749)	326,302	7,647,418	$0	556,443	10,839,255
5/1/2025	4/30/2026	1,584,680	0	0	(2,522,552)	0	(118,316)	($2,640,868)	238,988	5,245,538	$0	679,790	13,103,725
5/1/2026	4/30/2027	1,584,680	0	0	(2,505,516)	0	(118,316)	($2,623,832)	148,755	2,770,461	$0	812,261	15,500,666
5/1/2027	4/30/2028	924,294	0	0	(2,471,360)	0	(118,316)	($2,589,676)	56,083	236,868	$0	933,440	17,358,400
5/1/2028	4/30/2029	888,244	0	0	(2,437,767)	0	(118,316)	($236,868)	0	0	($2,319,215)	974,205	16,901,634
5/1/2029	4/30/2030	853,601	0	0	(2,428,178)	0	(118,316)	$0	0	0	($2,546,494)	939,932	16,148,673
5/1/2030	4/30/2031	820,309	0	0	(2,376,020)	0	(118,316)	$0	0	0	($2,494,336)	896,428	15,371,074
5/1/2031	4/30/2032	788,319	0	0	(2,324,728)	0	(118,316)	$0	0	0	($2,443,044)	851,495	14,567,844
5/1/2032	4/30/2033	757,575	0	0	(2,290,999)	0	(118,316)	$0	0	0	($2,409,315)	804,592	13,720,696
5/1/2033	4/30/2034	750,001	0	0	(2,235,500)	0	(118,316)	$0	0	0	($2,353,816)	756,416	12,873,297
5/1/2034	4/30/2035	742,504	0	0	(2,184,306)	0	(118,316)	$0	0	0	($2,302,622)	708,103	12,021,282
5/1/2035	4/30/2036	735,077	0	0	(2,145,928)	0	(118,316)	$0	0	0	($2,264,244)	659,153	11,151,268
5/1/2036	4/30/2037	727,727	0	0	(2,083,324)	0	(118,316)	$0	0	0	($2,201,640)	609,850	10,287,205
5/1/2037	4/30/2038	720,447	0	0	(2,012,692)	0	(118,316)	$0	0	0	($2,131,008)	561,129	9,437,773
5/1/2038	4/30/2039	713,244	0	0	(1,937,662)	0	(118,316)	$0	0	0	($2,055,978)	513,393	8,608,432
5/1/2039	4/30/2040	706,111	0	0	(1,869,048)	0	(118,316)	$0	0	0	($1,987,364)	466,649	7,793,828
5/1/2040	4/30/2041	699,048	0	0	(1,798,631)	0	(118,316)	$0	0	0	($1,916,947)	420,822	6,996,751
5/1/2041	4/30/2042	692,055	0	0	(1,723,067)	0	(118,316)	$0	0	0	($1,841,383)	376,170	6,223,593
5/1/2042	4/30/2043	685,132	0	0	(1,644,720)	0	(118,316)	$0	0	0	($1,763,036)	333,000	5,478,689
5/1/2043	4/30/2044	678,279	0	0	(1,579,595)	0	(118,316)	$0	0	0	($1,697,911)	291,103	4,750,160
5/1/2044	4/30/2045	671,496	0	0	(1,511,520)	0	(118,316)	$0	0	0	($1,629,836)	250,251	4,042,071
5/1/2045	4/30/2046	664,783	0	0	(1,462,091)	0	(118,316)	$0	0	0	($1,580,407)	210,060	3,336,507
5/1/2046	4/30/2047	658,133	0	0	(1,406,181)	0	(118,316)	$0	0	0	($1,524,497)	170,205	2,640,348
5/1/2047	4/30/2048	651,553	0	0	(1,340,379)	0	(118,316)	$0	0	0	($1,458,695)	131,187	1,964,393
5/1/2048	4/30/2049	645,036	0	0	(1,284,498)	0	(118,316)	$0	0	0	($1,402,814)	93,067	1,299,682
5/1/2049	4/30/2050	638,589	0	0	(1,228,221)	0	(118,316)	$0	0	0	($1,346,537)	55,618	647,352
5/1/2050	4/30/2051	632,205	0	0	(1,179,904)	0	(118,316)	$0	0	0	($1,298,220)	18,666	3

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	Administrative Expense Adjustment

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,635,137
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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))
12/31/2022	4/30/2023	275,678	0	0	(852,861)	0	(50,476)	($903,337)	$163,650	12,895,450	$0	128,825	7,000,919
5/1/2023	4/30/2024	1,314,120	0	0	(2,542,488)	0	(277,785)	($2,820,273)	433,488	10,508,665	$0	447,445	8,762,484
5/1/2024	4/30/2025	1,520,328	0	0	(2,525,433)	0	(154,325)	($2,679,758)	346,131	8,175,038	$0	556,443	10,839,255
5/1/2025	4/30/2026	1,584,680	0	0	(2,522,552)	0	(154,325)	($2,676,877)	258,207	5,756,368	$0	679,790	13,103,725
5/1/2026	4/30/2027	1,584,680	0	0	(2,505,516)	0	(154,325)	($2,659,841)	167,341	3,263,868	$0	812,261	15,500,666
5/1/2027	4/30/2028	924,294	0	0	(2,471,360)	0	(154,325)	($2,625,685)	74,012	712,195	$0	933,440	17,358,400
5/1/2028	4/30/2029	888,244	0	0	(2,437,767)	0	(154,325)	($712,195)	0	0	($1,879,897)	986,873	17,353,620
5/1/2029	4/30/2030	853,601	0	0	(2,428,178)	0	(154,325)	$0	0	0	($2,582,503)	965,335	16,590,053
5/1/2030	4/30/2031	820,309	0	0	(2,376,020)	0	(154,325)	$0	0	0	($2,530,345)	921,210	15,801,227
5/1/2031	4/30/2032	788,319	0	0	(2,324,728)	0	(154,325)	$0	0	0	($2,479,053)	875,621	14,986,114
5/1/2032	4/30/2033	757,575	0	0	(2,290,999)	0	(154,325)	$0	0	0	($2,445,324)	828,023	14,126,388
5/1/2033	4/30/2034	750,001	0	0	(2,235,500)	0	(154,325)	$0	0	0	($2,389,825)	779,111	13,265,675
5/1/2034	4/30/2035	742,504	0	0	(2,184,306)	0	(154,325)	$0	0	0	($2,338,631)	730,019	12,399,567
5/1/2035	4/30/2036	735,077	0	0	(2,145,928)	0	(154,325)	$0	0	0	($2,300,253)	680,244	11,514,635
5/1/2036	4/30/2037	727,727	0	0	(2,083,324)	0	(154,325)	$0	0	0	($2,237,649)	630,069	10,634,782
5/1/2037	4/30/2038	720,447	0	0	(2,012,692)	0	(154,325)	$0	0	0	($2,167,017)	580,424	9,768,636
5/1/2038	4/30/2039	713,244	0	0	(1,937,662)	0	(154,325)	$0	0	0	($2,091,987)	531,710	8,921,603
5/1/2039	4/30/2040	706,111	0	0	(1,869,048)	0	(154,325)	$0	0	0	($2,023,373)	483,931	8,088,272
5/1/2040	4/30/2041	699,048	0	0	(1,798,631)	0	(154,325)	$0	0	0	($1,952,956)	437,008	7,271,372
5/1/2041	4/30/2042	692,055	0	0	(1,723,067)	0	(154,325)	$0	0	0	($1,877,392)	391,197	6,477,232
5/1/2042	4/30/2043	685,132	0	0	(1,644,720)	0	(154,325)	$0	0	0	($1,799,045)	346,799	5,710,118
5/1/2043	4/30/2044	678,279	0	0	(1,579,595)	0	(154,325)	$0	0	0	($1,733,920)	303,603	4,958,080
5/1/2044	4/30/2045	671,496	0	0	(1,511,520)	0	(154,325)	$0	0	0	($1,665,845)	261,376	4,225,107
5/1/2045	4/30/2046	664,783	0	0	(1,462,091)	0	(154,325)	$0	0	0	($1,616,416)	219,729	3,493,203
5/1/2046	4/30/2047	658,133	0	0	(1,406,181)	0	(154,325)	$0	0	0	($1,560,506)	178,333	2,769,163
5/1/2047	4/30/2048	651,553	0	0	(1,340,379)	0	(154,325)	$0	0	0	($1,494,704)	137,684	2,063,696
5/1/2048	4/30/2049	645,036	0	0	(1,284,498)	0	(154,325)	$0	0	0	($1,438,823)	97,838	1,367,747
5/1/2049	4/30/2050	638,589	0	0	(1,228,221)	0	(154,325)	$0	0	0	($1,382,546)	58,562	682,352
5/1/2050	4/30/2051	632,205	0	0	(1,179,904)	0	(154,325)	$0	0	0	($1,334,229)	19,675	3

Template 7 - Sheet 7b v20220701p

Assumption/Method Changes - SFA Amount

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

	(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	Constant CBUs for all years	Decrease from most recent plan year's actual number of CBUs by 3.9% per year to PYE 2033, then decrease CBU by 1.0% per year thereafter	The current CBU assumption is no longer reasonable. On 10/31/2022, the local office for Local 79 ceased to exist. It is forecasted that without the presence of a local, there will be less work designated to participants of the IW 79 Pension Plan. In addition to the dissolvement of Local 79, the IW 79 Pension Plan will no longer participate in the Money-Follows-the-Man reciprocal program effective 5/1/2023. The method used to determine the requested SFA amount is geometric average rate of change in CBUs over the most recent 10 plan years preceding the SFA measurement date. Development of the CBU each year is the total contributions received from the local jurisdiction as reported in the plan's annual audit over the applicable contribution rate in accordance with the CBA. The IW 79 Pension Plan's Plan Year period spans from May 1st to April 30th. The Plan Year Ending 2021 and 2022 fall within the COVID Exclusion Period and have been excluded for determination of the CBU change, which equals 3.9%. Projections forecast a decrease of 3.9% per year to PYE 2033, then a decrease of 1.0% per year thereafter. The IW 79 Plan is forecasted to have a temporary increase in work through early 2027. The hours assumption has been modified to incorporate actual experience through PYB 2025 and is assumed to remain constant for PYB 2026; afterwards the hours assumption will return to the CBU adjustment assumption.
Administrative Expense Assumption	Annual $115,000	Annual $150,000 plus one-time charge of $120,000 for SFA app/svcs	The current administrative expense assumption is no longer reasonable. Adjustments to the administrative expense assumptions have been made primarily due to a change in professionals in 2023 and additional SFA obligations needed for each professional. Total expected increase in assumed administrative expense is $35,000 and a one-time charge of $120,000 for SFA application and services.
New Entrant Profile Assumption	none	Based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01): distributions of age, service, and gender are based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years)	The prior actuary indicated that there was no new entrant data because no projections were prepared using an open group methodology. New Entrant data assumption under the Baseline and SFA calculations are based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01).

TEMPLATE 8

Contribution and Withdrawal Liability Details

File name: *Template 8 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

v20220802p

Provide details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount. This should include total contributions, contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams. For withdrawal liability, separately show amounts for currently withdrawn employers and for future assumed withdrawals. Also provide the projected number of active participants at the beginning of each plan year.

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. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
PN:	001

Unit (e.g. hourly, weekly)	Hourly

					All Other Sources of Non-Investment Income					
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Contributions*	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments for Currently Withdrawn Employers	Withdrawal Liability Payments for Projected Future Withdrawals	Projected Number of Active Participants (Including New Entrants) at the Beginning of the Plan Year
12/31/2022	4/30/2023	$275,678	39,383	$7.00						124
5/1/2023	4/30/2024	$1,314,120	187,731	$7.00	$0	$0	$0	$0	$0	111
5/1/2024	4/30/2025	$1,520,328	217,190	$7.00	$0	$0	$0	$0	$0	188
5/1/2025	4/30/2026	$1,584,680	226,383	$7.00	$0	$0	$0	$0	$0	192
5/1/2026	4/30/2027	$1,584,680	226,383	$7.00	$0	$0	$0	$0	$0	192
5/1/2027	4/30/2028	$924,294	132,042	$7.00	$0	$0	$0	$0	$0	102
5/1/2028	4/30/2029	$888,244	126,892	$7.00	$0	$0	$0	$0	$0	98
5/1/2029	4/30/2030	$853,601	121,943	$7.00	$0	$0	$0	$0	$0	94
5/1/2030	4/30/2031	$820,309	117,187	$7.00	$0	$0	$0	$0	$0	90
5/1/2031	4/30/2032	$788,319	112,617	$7.00	$0	$0	$0	$0	$0	87
5/1/2032	4/30/2033	$757,575	108,225	$7.00	$0	$0	$0	$0	$0	83
5/1/2033	4/30/2034	$750,001	107,143	$7.00	$0	$0	$0	$0	$0	82
5/1/2034	4/30/2035	$742,504	106,072	$7.00	$0	$0	$0	$0	$0	82
5/1/2035	4/30/2036	$735,077	105,011	$7.00	$0	$0	$0	$0	$0	81
5/1/2036	4/30/2037	$727,727	103,961	$7.00	$0	$0	$0	$0	$0	80
5/1/2037	4/30/2038	$720,447	102,921	$7.00	$0	$0	$0	$0	$0	79
5/1/2038	4/30/2039	$713,244	101,892	$7.00	$0	$0	$0	$0	$0	78
5/1/2039	4/30/2040	$706,111	100,873	$7.00	$0	$0	$0	$0	$0	78
5/1/2040	4/30/2041	$699,048	99,864	$7.00	$0	$0	$0	$0	$0	77
5/1/2041	4/30/2042	$692,055	98,865	$7.00	$0	$0	$0	$0	$0	76
5/1/2042	4/30/2043	$685,132	97,876	$7.00	$0	$0	$0	$0	$0	75
5/1/2043	4/30/2044	$678,279	96,897	$7.00	$0	$0	$0	$0	$0	75
5/1/2044	4/30/2045	$671,496	95,928	$7.00	$0	$0	$0	$0	$0	74
5/1/2045	4/30/2046	$664,783	94,969	$7.00	$0	$0	$0	$0	$0	73
5/1/2046	4/30/2047	$658,133	94,019	$7.00	$0	$0	$0	$0	$0	72
5/1/2047	4/30/2048	$651,553	93,079	$7.00	$0	$0	$0	$0	$0	72
5/1/2048	4/30/2049	$645,036	92,148	$7.00	$0	$0	$0	$0	$0	71
5/1/2049	4/30/2050	$638,589	91,227	$7.00	$0	$0	$0	$0	$0	70
5/1/2050	4/30/2051	$632,205	90,315	$7.00	$0	$0	$0	$0	$0	70

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of N

** Total Contributions through 4/30/2026 are based on actual experience. Hours are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

** Participant counts through PYB 2025 have been adjusted based on actual counts extracted from the actuarial valuations. Counts are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

Template 10

v20230727

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
PN:	001

	(A) Source of (B)	(B) Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	(C) Baseline Assumption/Method Used	(D) Final SFA Assumption/Method Used	(E) Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
SFA Measurement Date	N/A	N/A	12/1/2022	12/1/2022	N/A	
Census Data as of	*2019AVR IW 79.pdf page B-1 to 3*	5/1/2019	5/1/2022	5/1/2022	N/A	
DEMOGRAPHIC ASSUMPTIONS						
Base Mortality - Healthy	*2019AVR IW 79.pdf page B-1*	100% of the RP-2006 Blue Collar Mortality Tables (the RP 2014 table adjusted backward to 2006 with the MP- 2014 projection scale)	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Mortality Improvement - Healthy	*2019AVR IW 79.pdf page B-1*	projected forward using the MP-2018 projection scale	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Base Mortality - Disabled	*2019AVR IW 79.pdf page B-1*	100% of the RP-2006 Blue Collar Mortality Tables (the RP 2014 table adjusted backward to 2006 with the MP- 2014 projection scale)	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Mortality Improvement - Disabled	*2019AVR IW 79.pdf page B-1*	projected forward using the MP-2018 projection scale	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Retirement - Actives	*2019AVR IW 79.pdf page B-2*	Retirement Age / Rate 55 / .20 56-57 / .15 58-61 / .05 62 / .50 63-64 / .15 65+ / 1.00	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Retirement - TVs	*2019AVR IW 79.pdf page B-2*	Age 55 if eligibile for early retirement, otherwise age 65. Current age, if older	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Turnover	*2019AVR IW 79.pdf page B-2*	T-9 Turnover Table from The Actuary's Pension Handbook (less GAM 51 mortality) - specimen rates shown below: Assumed rate during first and second year of employment is 60%* and 40% for the third year. Withdrawal Age / Rate 25 / .1722 30 / .1583 35 / .1370 40 / .1125 45 / .0843 50 / .0506 55 / .0173 60 / .0016 * All newly reported participants are considered to have already worked their first year of employment.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Disability	*N/A*	N/A - disability benefit was eliminated for all participants not in pay status	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Optional Form Elections - Actives	*2019AVR IW 79.pdf page B-3*	All non-retired participants are assumed to elect the life only form of benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Optional Form Elections - TVs	*2019AVR IW 79.pdf page B-3*	All non-retired participants are assumed to elect the life only form of benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Marital Status	*2019AVR IW 79.pdf page B-3*	100% assumed married	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Spouse Age Difference	*2019AVR IW 79.pdf page B-3*	Male spouse 3 years older than his wife	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Active Participant Count	*2019AVR IW 79.pdf page 20*	146	124	124	Acceptable (Consistent with CBU assumption) Change	Data used is based on data used in 5/1/2022 Actuarial Valuation

Template 10

v20230727

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
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		none	Based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01): distributions of age, service, and gender are based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years	same as baseline	Generally Acceptable Change	
Missing or Incomplete Data	*2019AVR IW 79.pdf page B-3*	Age of participants with unrecorded birth dates is based on average entry age of participants with recorded birth dates and same vesting status.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
"Missing" Terminated Vested Participant Assumption	*2019AVR IW 79.pdf page B-3*	Inactive vested participants over age 70 are assumed to have deceased and will not collect their benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Treatment of Participants Working Past Retirement Date	*2019AVR IW 79.pdf page B-2*	100% retirement rate at age 65 and five years of service; Late adjustments are not made to benefits for active participants past normal retirement.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Assumptions Related to Reciprocity		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Demographic Assumption 1	*treatment of benefits for terminated vested participants past normal retirement age*	An actuarial increase was made to benefits for each year assumed DOR was past normal retirement age for terminated vested participants past normal retirement. The mortality table and interest rate used to actuarially increase benefits for terminated vested participants retiring after normal retirement age is the Plan's definition of AEQ: Unisex Pension 1984 Mortality Table, set back 5 years for joint annuitants with 6.5% interest rate	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Demographic Assumption 2						
Other Demographic Assumption 3						

NON-DEMOGRAPHIC ASSUMPTIONS

Template 10 v20230727

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
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
Contribution Base Units	*2019AVR IW 79.pdf page B-5*	183,300 hours for all plan years projected to insolvency in PY 2028-2029	161,100 hours for all plan years projected through the SFA projection period in 2051	Decrease from most recent plan year's actual number of CBUs by 3.9% per year to PYE 2033, then decrease CBU by 1.0% per year thereafter The IW 79 Plan is forecasted to have a temporary increase in work through early 2027. The hours assumption has been modified to incorporate actual experience through PYB 2025 and is assumed to remain constant for PYB 2026; afterwards the hours assumption will return to the CBU adjustment assumption.	Other Change	
Contribution Rate	*2019AVR IW 79.pdf page B-3*	$7.00 hourly contribution rate	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Administrative Expenses	*2019AVR IW 79.pdf page B-1*	$115,000 per year excluding investment expenses	Same as Pre-2021 Zone Cert	$150,000 per year excluding investment expenses plus a one-time charge of $120,000 for SFA application and services.	Other Change	
Assumed Withdrawal Payments - Currently Withdrawn Employers		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Assumed Withdrawal Payments -Future Withdrawals		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Assumption 1						
Other Assumption 2						
Other Assumption 3						

CASH FLOW TIMING ASSUMPTIONS

Benefit Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Contribution Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Withdrawal Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Administrative Expense Timing		middle of year	beginning of year	same as baseline	Other Change	
Other Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	

Create additional rows as needed.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
Plan Information, Checklist, and Certifications									
a.		Is this application a revised application submitted after the denial of a previously filed application for SFA?	Yes No	No	N/A	N/A		N/A	N/A
b.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was initially submitted under the interim final rule?	Yes No	No	N/A	N/A		N/A	N/A
c.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was submitted under the final rule?	Yes No	Yes	N/A	N/A		N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	Yes	N/A	N/A	The "lock-in" application was filed on 3/28/2023.	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A		N/A	N/A
f.		Is this plan a MPRA plan as defined under § 4262.4(a)(3) of PBGC's SFA regulation?	Yes No	No	N/A	N/A		N/A	N/A
1.	Section B, Item (1)a.	Does the application include the most recent plan document or restatement of the plan document and all amendments adopted since the last restatement (if any)?	Yes No	No	Plan Document and Amendments 2014 IW 79	N/A	previously provided: Plan Document and Amendments 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
2.	Section B, Item (1)b.	Does the application include the most recent trust agreement or restatement of the trust agreement, and all amendments adopted since the last restatement (if any)?	Yes No	No	Trust Agreement 2014 IW 79	N/A	previously provided: Trust Agreement 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
3.	Section B, Item (1)c.	Does the application include the most recent IRS determination letter? Enter N/A if the plan does not have a determination letter.	Yes No N/A	No	Determination Letter 2014 IW 79	N/A	previously provided: Determination Letter 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	No	2018AVR IW 79 2019AVR IW 79 2020AVR IW 79 2021AVR IW 79 2022AVR IW 79	N/A	previously provided: 2018AVR IW 79 2019AVR IW 79 2020AVR IW 79 2021AVR IW 79 2022AVR IW 79	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name*
5.a.	Section B, Item (3)	Does the application include the most recent rehabilitation plan (or funding improvement plan, if applicable), including all subsequent amendments and updates, and the percentage of total contributions received under each schedule of the rehabilitation plan or funding improvement plan for the most recent plan year available?	Yes No	No	Rehabilitation Plan IW 79	N/A	previously provided: Rehabilitation Plan IW 79	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
5.b.		If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	No	Rehabilitation Plan additional explanation IW 79	N/A	previously provided: Rehabilitation Plan additional explanation IW 79	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
6.	Section B, Item (4)	Does the application include the plan's most recently filed (as of the filing date of the initial application) Form 5500 (Annual Return/Report of Employee Benefit Plan) and all schedules and attachments (including the audited financial statement)? Is the 5500 filing provided as a single document using the required filename convention?	Yes No	No	2021Form5500 IW 79	N/A	previously provided: 2021Form5500 IW 79	Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name*
7.a.		Does the application include the plan actuary's certification of plan status ("zone certification") for the 2018 plan year and each subsequent annual certification completed before the filing date of the initial application? Enter N/A if the plan does not have to provide certifications for any requested plan year. Is each zone certification (including the additional information identified in Checklist Items #7.b. and #7.c. below, if applicable) provided as a single document, separately for each plan year, using the required filename convention?	Yes No N/A	No	2018Zone20180727 IW 79 2019Zone20190729 IW 79 2020Zone20200729 IW 79 2021Zone20210729 IW 79 2022Zone20220729 IW 79	N/A	previously provided: 2018Zone20180727 IW 79 2019Zone20190729 IW 79 2020Zone20200729 IW 79 2021Zone20210729 IW 79 2022Zone20220729 IW 79	Zone certification	*YYYYZoneYYYYMMDD Plan Name*, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
7.b.	Section B, Item (5)	Does the application include documentation for all zone certifications that clearly identifies all assumptions used including the interest rate used for funding standard account purposes? If such information is provided in an addendum, addendums are only required for the most recent actuarial certification of plan status completed before January 1, 2021 and each subsequent annual certification. Is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7a.	Yes No N/A	No	N/A - include as part of documents in Checklist Item #7.a.	N/A	previously provided as part of documents in Checklist Item #7.a.	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
7.c.		For a certification of critical and declining status, does the application include the required plan-year-by-plan-year projection (showing the items identified in Section B, Item (5)a. through (5)f. of the SFA Instructions) demonstrating the plan year that the plan is projected to become insolvent? If required, is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7.a. or if the application does not include a certification of critical and declining status.	Yes No N/A	No	N/A - include as part of documents in Checklist Item #7.a.	N/A	previously provided as part of documents in Checklist Item #7.a.	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
8.	Section B, Item (6)	Does the application include the most recent account statements for each of the plan's cash and investment accounts? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	No		N/A	previously provided: 2022.12BankAccount IW 79, 2023.4BankAccount IW 79, 2022.12GeneralAccount IW 79, 2023.4GeneralAccount IW 79, 2022.12MorganStanley IW 79, 2023.4MorganStanley IW 79	Bank/Asset statements for all cash and investment accounts	N/A
9.	Section B, Item (7)	Does the application include the most recent plan financial statement (audited, or unaudited if audited is not available)? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	No		N/A	previously provided: 2022.4Audit IW 79 2022.12Estimated Assets Auditor Email IW 79 2022.12Financials IW 79 2023.4Financials IW 79 2023.4Audit IW 79	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Does the application include all of the plan's written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability? Are all such items included as a single document using the required filenaming convention?	Yes No N/A	No		N/A	previously provided: WDL IW 79	Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name*
11.a.	Section B, Item (9)a.	Does the application include documentation of a death audit to identify deceased participants that was completed on the census data used for SFA purposes, including identification of the service provider conducting the audit, date performed, the participant counts (provided separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) run through the death audit, and a copy of the results of the audit provided to the plan administrator by the service provider? If applicable, has personally identifiable information in this report been redacted prior to submission to PBGC? Is this information included as a single document using the required filenaming convention?	Yes No	No		N/A	previously provided: Death Audit IW 79 PBGC VT Verification Email IW 79 PBGC Census Verification Email IW 79	Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name*
11.b.		If any known deaths occurred before the date of the census data used for SFA purposes, is a statement certifying these deaths were reflected for SFA calculation purposes provided?	Yes No N/A	No	N/A - include as part of documents in Checklist Item #11.a.	N/A	previously provided as part of documents in Checklist Item #11.a.	N/A	N/A - include as part of documents in Checklist Item #11.a.

 v20230727

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
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11.c.	Section B, Item (9)b.	Does the application include full census data (Social Security Number and name) of all terminated vested participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format?	Yes No N/A	No		N/A	file submitted 9.20.2023, response received 9.22.2023 with one match whose death is after census date and measurement date. -- Census file was also reviewed during first SFA submission.	Submit the data file and the date of the census data through PBGC's secure file transfer system, Leapfile. Go to http://pbgc.leapfile.com, click on "Secure Upload" and then enter sfa@pbgc.gov as the recipient email address and upload the file(s) for secure transmission.	*Include as the subject "Submission of Terminated Vested Census Data for (Plan Name)," and as the memo "(Plan Name) terminated vested census data dated (date of census data) through Leapfile for independent audit by PBGC."*
12.	Section B, Item (10)	Does the application include information required to enable the plan to receive electronic transfer of funds if the SFA application is approved, including (if applicable) a notarized payment form? See SFA Instructions, Section B, Item (10).	Yes No	No		N/A	previously provided: ACH Vendor Form IW 79	Other	N/A
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 1 IW 79	N/A	Plan is not required to respond "YES" to line 8b(1) on the Form 5500 Schedule MB; however, Template 1 was requested during first SFA submission.	Financial assistance spreadsheet (template)	*Template 1 Plan Name*
14.	Section C, Item (2)	If the plan was required to enter 10,000 or more participants on line 6f of the most recently filed Form 5500 (by the filing date of the initial application), does the application include a current listing of the 15 largest contributing employers (the employers with the largest contribution amounts) and the amount of contributions paid by each employer during the most recently completed plan year before the filing date of the initial application (without regard to whether a contribution was made on account of a year other than the most recently completed plan year)? If this information is required, it is required for the 15 largest contributing employers even if the employer's contribution is less than 5% of total contributions. Enter N/A if the plan is not required to provide this information. See Template 2. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not required to provide this information	Contributing employers	*Template 2 Plan Name*
15.	Section C, Item (3)	Does the application include historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the unit used), average contribution rates, and number of active participants at the beginning of each plan year? For the same period, does the application show all other sources of non-investment income such as withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and other identifiable sources of contributions? See Template 3. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 3 IW 79	N/A		Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name*
16.a.	Section C, Items (4)a., (4)e., and (4)f.	Does the application include the information used to determine the amount of SFA for the plan <u>using the basic method</u> described in § 4262.4(a)(1) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-4 SFA Details .4(a)(1)* sheet and Section C, Item (4) of the SFA Filing Instructions for more details on these requirements. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 4A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 4A Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
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16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)e. - MPRA plan information A.	If the plan is a MPRA plan, does the application also include the information used to determine the amount of SFA for the plan using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D for more details on these requirements. Enter N/A if the plan is not a MPRA Plan.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA Plan	N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also explicitly identify the projected SFA exhaustion year based on the <u>increasing assets method</u>? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the present value method.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA Plan	N/A	N/A - included in Template 4A Plan Name
16.b.iii.	Addendum D Section C, Item (4)a. - MPRA plan information B Addendum D Section C, Item (4)e. (4)f., and (4)g. - MPRA plan information B.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including *4B-1 SFA Ben Pmts* sheet, *4B-2 SFA Details 4(a)(2)(ii)* sheet, and *4B-3 SFA Exhaustion* sheet? See Addendum D and Template 4B. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the increasing assets method.	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	N/A	*Template 4B Plan Name*
16.c.	Section C, Items (4)b. and (4)c.	Does the application include identification of the non-SFA interest rate and the SFA interest rate, including details on how each was determined? See Template 4A, *4A-1 Interest Rates* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.d.	Section C, Item (4).e.ii.	For each year in the SFA coverage period, does the application include the projected benefit payments (excluding make-up payments, if applicable), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants? See Template 4A, *4A-2 SFA Ben Pmts* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.e.	Section C, Item (4)e.iv. and (4)e.v.	For each year in the SFA coverage period, does the application include a breakdown of the administrative expenses between PBGC premiums and all other administrative expenses? Does the application include the projected total number of participants at the beginning of each plan year in the SFA coverage period? See Template 4A, *4A-3 SFA Pcount and Admin Exp* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
17.a.	Section C, Item (5)	For a plan that is not a MPRA plan, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.a., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>basic method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as in Checklist Item #16.a.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. If (a) the plan is a MPRA plan, or if (b) this item is not required for a plan that is not a MPRA plan, enter N/A. If entering N/A due to (b), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 5A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*

v20230727

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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17.b.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u>, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.b.i., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>increasing assets method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Checklist Item #16.b.i.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*
17.c.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u>, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Item #16.b.iii. that shows the amount of SFA that would be determined using the <u>present value method</u> if the assumptions used/methods are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's SFA interest rate which should be the same as used in Checklist Item #16.b.iii. See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5B Plan Name*
18.a.	Section C, Item (6)	For a plan that is not a MPRA plan, does the application include a reconciliation of the change in the total amount of requested SFA due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.a? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.a. Enter N/A if the requested SFA amount in Checklist Item #16.a. is the same as the amount shown in the Baseline details of Checklist Item #17.a. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. If the plan is a MPRA plan, enter N/A. If the plan is otherwise not required to provide this item, enter N/A and provide an explanation in the Plan Comments. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 6A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*

v20230727

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18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the increasing assets method, does the application include a reconciliation of the change in the total amount of requested SFA using the increasing assets method due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.i.? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.b. Enter N/A if the requested SFA amount in Checklist Item #16.b.i. is the same as the amount shown in the Baseline details of Checklist Item #17.b. See Addendum D. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement, and enter N/A if this item is not otherwise required. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*
18.c.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the present value method, does the application include a reconciliation of the change in the total amount of requested SFA using the present value method due to each change in assumption/method from Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.iii.? See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6B Plan Name*
19.a.	Section C, Item (7)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application include 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 does that table include brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable (an abbreviated version of information provided in Checklist Item #28.a.)? Enter N/A if the plan is eligible for SFA under § 4262.3(a)(2) or § 4262.3(a)(4) or if the plan is eligible based on a certification of plan status completed before 1/1/2021. Also enter N/A if the plan is eligible based on a certification of plan status completed after 12/31/2020 but that reflects the same assumptions as those in the pre-2021 certification of plan status. See Template 7, *7a Assump Changes for Elig* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No N/A	N/A		N/A		Financial assistance spreadsheet (template)	*Template 7 Plan Name.*

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727
APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
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PN: 001
SFA Amount Requested: $13,635,137.00

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
19.b.	Section C, Item (7)b.	Does the application include a table identifying which assumptions/methods used to determine the requested SFA differ from those used in the pre-2021 certification of plan status (except the interest rates used to determine SFA)? Does this item include brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? If a 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 SFA assumptions guidance, does the application state so? This should be an abbreviated version of information provided in Checklist Item #28.b. See Template 7, *7b Assump Changes for Amount* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No	Yes	Template 7 IW 79	N/A		Financial assistance spreadsheet (template)	*Template 7 Plan Name*
20.a.	Section C, Item (8)	Does the application include details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount, including total contributions, contribution base units (including identification of base unit used), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams? See Template 8.	Yes No	Yes	Template 8 IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 8 Plan Name*
20.b.		Does the application separately show the amounts of projected withdrawal liability payments for employers that are currently withdrawn as of the date the initial application is filed, and assumed future withdrawals? Does the application also provide the projected number of active participants at the beginning of each plan year? See Template 8.	Yes No	Yes	N/A - include as part of Checklist Item #20.a.	N/A		N/A	N/A - included in *Template 8 Plan Name*
21.	Section C, Item (10)	Does the application provide a table identifying and describing all assumptions and methods used in i) the pre-2021 certification of plan status, ii) the "Baseline" projection in Section C Item (5), and iii) the determination of the amount of SFA in Section C Item (4)? Does the table state if each changed assumption falls under Section III, Acceptable Assumption Changes, or Section IV, Generally Accepted Assumption Changes, in PBGC's SFA assumptions guidance, or if it should be considered an "Other Change"? Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 10 IW 79	N/A		Financial assistance spreadsheet (template)	*Template 10 Plan Name*
22.	Section D	Was the application signed and dated by an authorized trustee who is a current member of the board of trustees or another authorized representative of the plan sponsor and include the printed name and title of the signer?	Yes No	Yes	SFA Resubmission App IW 79	2	Identify here the name of the single document that includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.).	Financial Assistance Application	*SFA App Plan Name*
23.a.	Section D, Item (1)	For a plan that is not a MPRA plan, does the application include an optional cover letter? Enter N/A if the plan is a MPRA plan, or if the plan is not a MPRA plan and did not include an optional cover letter.	Yes N/A	Yes	N/A - included as part of SFA App Plan Name	2	For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document.	N/A	N/A - included as part of SFA App Plan Name
23.b.		For a plan that is a MPRA plan, does the application include a cover letter? Does the cover letter identify the calculation method (basic method, increasing assets method, or present value method) that provides the greatest amount of SFA? For a MPRA plan with a partition, does the cover letter include a statement that the plan has been partitioned under section 4233 of ERISA? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Does the application include the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives?	Yes No	Yes	N/A - included as part of SFA App Plan Name	10		N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Does the application identify the eligibility criteria in § 4262.3 that qualifies the plan as eligible to receive SFA, and include the requested information for each item that is applicable, as described in Section D, Item (3) of the SFA Filing Instructions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	10	Briefly note here the basis for eligibility for SFA.	N/A	N/A - included as part of SFA App Plan Name

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							Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.		
26.a.	Section D, Item (4)	If the plan's application is submitted on or before March 11, 2023, does the application identify the plan's priority group (see § 4262.10(d)(2))? Enter N/A if the plan's application is submitted after March 11, 2023.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--	Briefly identify here the priority group, if applicable.	N/A	N/A - included as part of SFA App Plan Name
26.b.	Section D, Item (4)	If the plan is submitting an emergency application under § 4262.10(f), is the application identified as an emergency application with the applicable emergency criteria identified? Enter N/A if the plan is not submitting an emergency application.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--	Briefly identify the emergency criteria, if applicable.	N/A	N/A - included as part of SFA App Plan Name
27.	Section D, Item (5)	Does the application include a detailed narrative description of the development of the assumed future contributions and assumed future withdrawal liability payments used in the basic method (and in the increasing assets method for a MPRA plan)?	Yes No	Yes	N/A - included as part of SFA App Plan Name	11		N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application identify which assumptions/methods (if any) used in showing the plan's eligibility for SFA differ from those used in the most recent certification of plan status completed before 1/1/2021? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Enter N/A if the plan is not eligible under § 4262.3(a)(1) or § 4262.3(a)(3). Enter N/A if there are no such assumption changes.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name	14	No changes were made. The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation.	N/A	N/A - included as part of SFA App Plan Name
28.b.	Section D, Item (6)b.	Does the application identify which assumptions/methods (if any) used to determine the requested SFA amount differ from those used in the most recent certification of plan status completed before 1/1/2021 (excluding the plan's non-SFA and SFA interest rates, which must be the same as the interest rates required by § 4262.4(e)(1) and (2))? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Does the application 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 SFA Assumptions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	5, 14	1) CBU Assumption 2) Administrative Expense Assumption 3) New Entrant Profile Assumption	N/A	N/A - included as part of SFA App Plan Name
28.c.	Section D, Item (6)	If the mortality assumption uses a plan-specific mortality table or a plan-specific adjustment to a standard mortality table (regardless of if the mortality assumption is changed or unchanged from that used in the most recent certification of plan status completed before 1/1/2021), is supporting information provided that documents the methodology used and the rationale for selection of the methodology used to develop the plan-specific rates, as well as detailed information showing the determination of plan credibility and plan experience? Enter N/A is the mortality assumption does not use a plan-specific mortality table or a plan-specific adjustment to a standard mortality table for eligibility or for determining the SFA amount.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
29.a.	Section D, Item (7)	Does the application include, for an eligible plan that implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA, a narrative description of how the plan will reinstate the benefits that were previously suspended and a proposed schedule of payments (equal to the amount of benefits previously suspended) to participants and beneficiaries? Enter N/A for a plan that has not implemented a suspension of benefits.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	If Yes was entered for Checklist Item #29.a., does the proposed schedule show the yearly aggregate amount and timing of such payments, and is it prepared assuming the effective date for reinstatement is the day after the SFA measurement date? Enter N/A for a plan that entered N/A for Checklist Item #29.a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
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v20230727

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29.c.	Section D, Item (7)	If the plan restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, does the proposed schedule reflect the amount and timing of payments of restored benefits and the effect of the restoration on the benefits remaining to be reinstated? Enter N/A for a plan that did not restore benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date. Also enter N/A for a plan that entered N/A for Checklist Items #29.a. and #29.b.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Does the application include a fully completed Application Checklist, including the required information at the top of the Application Checklist (plan name, employer identification number (EIN), 3-digit plan number (PN), and SFA amount requested)?	Yes No	Yes	Resubmission App Checklist IW 79	N/A		Special Financial Assistance Checklist	*App Checklist Plan Name*
30.b.	Section E, Item (1) - Addendum A	If the plan is required to provide information required by Addendum A of the SFA Filing Instructions (for "certain events"), are the additional Checklist Items #40.a. through #49.b. completed? Enter N/A if the plan is not required to submit the additional information described in Addendum A.	Yes No N/A	N/A	N/A	N/A		Special Financial Assistance Checklist	N/A
31.	Section E, Item (2)	If the plan claims SFA eligibility under § 4262.3(a)(1) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(1) or claims SFA eligibility under § 4262.3(a)(1) using a zone certification completed before January 1, 2021, enter N/A. Is the information for this Checklist Item #31 contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Financial Assistance Application	*SFA Elig Cert CD Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
32.a.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(3) or claims SFA eligibility under § 4262.3(a)(3) using a zone certification completed before January 1, 2021, enter N/A. Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?		N/A		N/A		Financial Assistance Application	*SFA Elig Cert C Plan Name*
32.b.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation, does the application include a certification from the plan's enrolled actuary that the plan qualifies for SFA based on the applicable certification of plan status for SFA eligibility purposes for the specified year, and by meeting the other requirements of § 4262.3(c) of PBGC's SFA regulation. Does the provided certification include: (i) identification of the specified year for each component of eligibility (certification of plan status for SFA eligibility purposes, modified funding percentage, and participant ratio) (ii) derivation of the modified funded percentage (iii) derivation of the participant ratio Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above? Does the certification identify all assumptions and methods (including supporting rationale, and where applicable, reliance on the plan sponsor) used to develop the withdrawal liability receivable that is utilized in the calculation of the modified funded percentage? Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3). Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name

v20230727

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

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33.	Section E, Item (4)	If the plan's application is submitted on or prior to March 11, 2023, does the application include a certification from the plan's enrolled actuary that the plan is eligible for priority status, with specific identification of the applicable priority group? This item is not required (enter N/A) if the plan is insolvent, has implemented a MPRA suspension as of 3/11/2021, is in critical and declining status and had 350,000+ participants, or is listed on PBGC's website at *www.pbgc.gov* as being in priority group 6. See § 4262.10(d). Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the filename uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Financial Assistance Application	*PG Cert Plan Name*
34.a.	Section E, Item (5)	Does the application include the certification by the plan's enrolled actuary that the requested amount of SFA is the amount to which the plan is entitled under section 4262(j)(1) of ERISA and § 4262.4 of PBGC's SFA regulation? Does this certification include: (i) plan actuary's certification that identifies the requested amount of SFA and certifies that this is the amount to which the plan is entitled? (ii) clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?	Yes No	Yes	SFA Amount Cert IW 79	N/A		Financial Assistance Application	*SFA Amount Cert Plan Name*
34.b.		If the plan is a MPRA plan, does the certification by the plan's enrolled actuary identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	Does the application include the plan sponsor's identification of the amount of fair market value of assets at the SFA measurement date and certification that this amount is accurate? Does the application also include: (i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)? (ii) a reconciliation of the fair market value of assets from the date of the most recent audited plan financial statements to the SFA measurement date (showing beginning and ending fair market value of assets for this period as well as the following items for the period: contributions, withdrawal liability payments, benefits paid, administrative expenses, and investment income)? With the exception of account statements and financial statements already provided as Checklist Items #8 and #9, is all information contained in a single document that is uploaded using the required filenaming convention?	Yes No	Yes	FMV Cert IW 79	N/A		Financial Assistance Application	*FMV Cert Plan Name*
36.	Section E, Item (7)	Does the application include a copy of the executed plan amendment required by § 4262.6(e)(1) of PBGC's SFA regulation which (i) is signed by authorized trustee(s) of the plan and (ii) includes the plan compliance language in Section E, Item (7) of the SFA Filing Instructions?	Yes No	Yes	Compliance Amend IW 79	N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Compliance Amend Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727
APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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37.	Section E, Item (8)	In the case of a plan that suspended benefits under section 305(e)(9) or section 4245 of ERISA, does the application include: (i) a copy of the proposed plan amendment(s) required by § 4262.6(e)(2) to reinstate suspended benefits and pay make-up payments? (ii) a certification by the plan sponsor that the proposed plan amendment(s) will be timely adopted? Is the certification signed by either all members of the plan's board of trustees or by one or more trustees duly authorized to sign the certification on behalf of the entire board (including, if applicable, documentation that substantiates the authorization of the signing trustees)? Enter N/A if the plan has not suspended benefits. Is all information included in a single document that is uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Reinstatement Amend Plan Name*
38.	Section E, Item (9)	In the case of a plan that was partitioned under section 4233 of ERISA, does the application include a copy of the executed plan amendment required by § 4262.9(c)(2)? Enter N/A if the plan was not partitioned. Is the document uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Partition Amend Plan Name*
39.	Section E, Item (10)	Does the application include one or more copies of the penalties of perjury statement (see Section E, Item (10) of the SFA Filing Instructions) that (a) are signed by an authorized trustee who is a current member of the board of trustees, and (b) includes the trustee's printed name and title. Is all such information included in a single document and uploaded using the required filenaming convention?	Yes No	Yes	Penalty IW 79	N/A		Financial Assistance Application	*Penalty Plan Name*
Additional Information for Certain Events under § 4262.4(f) - Applicable to Any Events in § 4262.4(f)(2) through (f)(4) and Any Mergers in § 4262.4(f)(1)(ii) **NOTE: If the plan is not required to provided information described in Addendum A of the SFA Filing Instructions, the Plan Response should be left blank for the remaining Checklist Items.**									
40.a.	Addendum A for Certain Events Section C, Item (4)	Does the application include an additional version of Checklist Item #16.a. (also including Checklist Items #16.c., #16.d., and #16.e.), that shows the determination of the SFA amount <u>using the basic method</u> described in § 4262.4(a)(1) <u>as if any events had not occurred?</u> See Template 4A.	Yes No			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4A Plan Name CE*. For an additional submission due to a merger, *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.
40.b.i.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.i. that shows the determination of the SFA amount using the <u>increasing assets method</u> as if any events had not occurred? See Template 4A, sheet *4A-5 SFA Details .5(a)(2)(i)*. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A		N/A - included as part of file in Checklist Item #40.a.	N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.ii. that explicitly identifies the projected SFA exhaustion year based on the <u>increasing assets method</u>? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.

 v20230727

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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40.b.iii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the present value method described in § 4262.4(a)(2)(ii), does the application also include an additional version of Checklist Item #16.b.iii. that shows the determination of the SFA amount using the present value method as if any events had not occurred? See Template 4B, sheet *4B-1 SFA Ben Pmts,* sheet *4B-2 SFA Details .4(a)(2)(ii),* and sheet *4B-3 SFA Exhaustion.* Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4B Plan Name CE*. For an additional submission due to a merger, *Template 4B Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
41.	Addendum A for Certain Events Section C, Item (4)	For any merger, does the application show the SFA determination for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? See Template 4A for a non-MPRA plan using the basic method, and for a MPRA plan using the increasing assets method. See Template 4B for a MPRA Plan using the present value method. Enter N/A if the plan has not experienced a merger.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For an additional submission due to a merger, *Template 4A (or Template 4B) Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
42.a.	Addendum A for Certain Events Section D	Does the application include a narrative description of any event and any merger, including relevant supporting documents which may include plan amendments, collective bargaining agreements, actuarial certifications related to a transfer or merger, or other relevant materials?	Yes No		N/A - included as part of SFA App Plan Name		For each Checklist Item #42.a. through #45.b., identify the relevant page number(s) within the single document.	Financial Assistance Application	*SFA App Plan Name*
42.b.	Addendum A for Certain Events Section D	For a transfer or merger event, does the application include identifying information for all plans involved including plan name, EIN and plan number, and the date of the transfer or merger?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.a.	Addendum A for Certain Events Section D	Does the narrative description in the application identify the amount of SFA reflecting any event, the amount of SFA determined as if the event had not occurred, and confirmation that the requested SFA is no greater than the amount that would have been determined if the event had not occurred, unless the event is a contribution rate reduction and such event lessens the risk of loss to plan participants and beneficiaries?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.b.	Addendum A for Certain Events Section D	For a merger, is the determination of SFA as if the event had not occurred equal to the sum of the amount that would be determined for this plan and each plan merged into this plan (each as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.a.	Addendum A for Certain Events Section D	Does the application include an additional version of Checklist Item #25 that shows the determination of SFA eligibility as if any events had not occurred?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.b.	Addendum A for Certain Events Section D	For any merger, does this item include demonstrations of SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.a.	Addendum A for Certain Events Section D	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a detailed demonstration that shows that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.b.	Addendum A for Certain Events Section D	Does the demonstration in Checklist Item #45.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the plan entered N/A for Checklist Item #45.a.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727

APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund

EIN: 54-6071250

PN: 001

SFA Amount Requested: $13,635,137.00

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46.a.	Addendum A for Certain Events Section E, Items (2) and (3)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA eligibility but with eligibility determined as if any events had not occurred? This should be in the format of Checklist Item #31 if the SFA eligibility is based on the plan status of critical and declining using a zone certification completed on or after January 1, 2021. This should be in the format of Checklist Items #32.a. and #32.b. if the SFA eligibility is based on the plan status of critical using a zone certification completed on or after January 1, 2021. If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Is all relevant information contained in a single document and uploaded using the required filenaming convention?	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name CE*
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	For any merger, does the application include additional certifications of the SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
47.a.	Addendum A for Certain Events Section E, Item (5)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA amount (in the format of Checklist Item #34.a.), but with the SFA amount determined as if any events had not occurred?	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE
47.b.	Addendum A for Certain Events Section E, Item (5)	If the plan is a MPRA plan, does the certification in Checklist Item #46.a. identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
47.c.	Addendum A for Certain Events Section E, Item (5)	Does the certification in Checklist Items #47.a. and #47.b. (if applicable) clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information?	Yes No		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
48.a.	Addendum A for Certain Events Section E, Item (5)	For any merger, does the application include additional certifications of the SFA amount determined for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Amount Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
48.b.	Addendum A for Certain Events Section E, Item (5)	For any merger, do the certifications clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A - included in SFA Amount Cert Plan Name CE

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727

APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund

EIN: 54-6071250

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49.a.	Addendum A for Certain Events Section E	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a certification from the plan's enrolled actuary (or, if appropriate, from the plan sponsor) with respect to the demonstration to support a finding that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A			N/A		Financial Assistance Application	*Cont Rate Cert Plan Name CE*
49.b.	Addendum A for Certain Events Section E	Does the demonstration in Checklist Item #48.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A - included in Cont Rate Cert Plan Name CE
Additional Information for Certain Events under § 4262.4(f) - Applicable Only to Any Mergers in § 4262.4(f)(1)(ii)									
		Plans that have experienced mergers identified in § 4262.4(f)(1)(ii) must complete Checklist Items #50 through #63. If you are required to complete Checklist Items #50 through #63, your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63. All other plans should not provide any responses for Checklist Items #50 through #63.							
50.	Addendum A for Certain Events Section B, Item (1)a.	In addition to the information provided with Checklist Item #1, does the application also include similar plan documents and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
51.	Addendum A for Certain Events Section B, Item (1)b.	In addition to the information provided with Checklist Item #2, does the application also include similar trust agreements and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
52.	Addendum A for Certain Events Section B, Item (1)c.	In addition to the information provided with Checklist Item #3, does the application also include the most recent IRS determination for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if the plan does not have a determination letter.	Yes No N/A			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
53.	Addendum A for Certain Events Section B, Item (2)	In addition to the information provided with Checklist Item #4, for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii), does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the application filing date?	Yes No			N/A	Identify here how many reports are provided.	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name Merged*, where "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
54.	Addendum A for Certain Events Section B, Item (3)	In addition to the information provided with Checklist Items #5.a. and #5.b., does the application include similar rehabilitation plan information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	In addition to the information provided with Checklist Item #6, does the application include similar Form 5500 information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name Merged*, "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
56.	Addendum A for Certain Events Section B, Item (5)	In addition to the information provided with Checklist Items #7.a., #7.b., and #7.c., does the application include similar certifications of plan status for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A	Identify how many zone certifications are provided.	Zone certification	*YYYYZoneYYYYMMDD Plan Name Merged*, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared. "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
57.	Addendum A for Certain Events Section B, Item (6)	In addition to the information provided with Checklist Item #8, does the application include the most recent cash and investment account statements for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Bank/Asset statements for all cash and investment accounts	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)

v20230727

APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund

EIN: 54-6071250

PN: 001

SFA Amount Requested: $13,635,137.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

---------------------------Filers provide responses here for each Checklist Item:---

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
58.	Addendum A for Certain Events Section B, Item (7)	In addition to the information provided with Checklist Item #9, does the application include the most recent plan financial statement (audited, or unaudited if audited is not available) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
59.	Addendum A for Certain Events Section B, Item (8)	In addition to the information provided with Checklist Item #10, does the application include all of the written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Are all such items included in a single document using the required filenaming convention?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
60.	Addendum A for Certain Events Section B, Item (9)	In addition to the information provided with Checklist Item #11, does the application include documentation of a death audit (with the information described in Checklist Item #11) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No					Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
61.	Addendum A for Certain Events Section C, Item (1)	In addition to the information provided with Checklist Item #13, does the application include the same information in the format of Template 1 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that fully merged into this plan is not required to respond Yes to line 8b(1) on the most recently filed Form 5500 Schedule MB.	Yes No N/A					Financial assistance spreadsheet (template)	*Template 1 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
62.	Addendum A for Certain Events Section C, Item (2)	In addition to the information provided with Checklist Item #14, does the application include the same information in the format of Template 2 (if required based on the participant threshold) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that merged into this plan has less than 10,000 participants on line 6f of the most recently filed Form 5500.	Yes No N/A					Contributing employers	*Template 2 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name fore the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	In addition to the information provided with Checklist Item #15, does the application include similar information in the format of Template 3 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)?	Yes No					Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name Merged*, where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

(E5) SFA AMOUNT CERTIFICATION.

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

ACTUARIAL CERTIFICATION OF SFA AMOUNT

I hereby certify that the requested amount of special financial assistance ("SFA") of $13,635,137 is the amount to which the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund ("Plan") is entitled under section 4262(j)(1) of ERISA and §4262.4 of PBGC's SFA regulation based on a SFA measurement date of December 31, 2022. The amount of SFA was determined under the basic method described in §4262.4(a)(1).

The calculations contained within this application were prepared on behalf of the Plan and were based on the revised census data as of May 1, 2022 after reflection of the death audit, asset statements and plan documents provided by the Plan Sponsor or its third-party professionals and the assumptions outlined in Template 10. The information provided has been assessed for reasonableness and consistency in accordance with Actuarial Standard of Practice No. 23. A full audit was not performed on the information provided but it appears sufficient and reliable for the purposes of this application.

The actuary whose signature appears below is a Member of the American Academy of Actuaries and meets the Qualification Standards of the American Academy of Actuaries to render actuarial opinions contained herein. There is no relationship between the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and BHA Consulting LLC that may impact objectivity.

This certification was prepared exclusively for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and their application for special financial assistance. Other users are not intended users as defined in the Actuarial Standards of Practice, and BHA Consulting LLC is not responsible for any unauthorized use.

J. Scott Haynsworth, A.S.A., M.A.A.A., E.A.
Enrolled Actuary No. 26-06106
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5400 Laurel Spring Parkway, Suite 1306
Suwanee, Georgia 30024

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)
Board of Trustee Secretary of the IW 79 Pension Plan

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the board of trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and 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.

David Hodges
Board of Trustee Secretary
Management Trustee

Date: 7/28/26

(E10) PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

PENALTY OF PERJURY STATEMENT PURSUANT TO PBGC REGULATION §4262.6(B)
Board of Trustee Chairman of the IW 79 Pension Plan

Under penalty of perjury under the laws of the United States of America, I declare that I am an authorized trustee who is a current member of the board of trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund and 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.

Kendall Martin

Kendall Martin
Board of Trustee Chairman
Union Trustee

Date: 07/28/26

(E6) FAIR MARKET VALUE CERTIFICATION.

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

CERTIFICATION BY PLAN SPONSOR TO ACCURACY OF FAIR MARKET VALUE OF ASSETS

This is a certification from the Board of Trustees for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund to the accuracy of the amount of the fair market value of assets as of the SFA Measurement date of December 31, 2022.

The Fair Market Value of Assets as of December 31, 2022 is $6,596,416 and is supported by the financial and account statements included in Section B of this SFA Application. Development of the fair market value of assets as of December 31, 2022 is shown in the Reconciliation of Assets as part of this Certification.

Based upon the above, we hereby certify the accuracy of the fair market value of assets as of the SFA Measurement Date, as specified in this application.

Board of Trustees for the IW 79 Pension Plan

Kendall Martin 07/28/26

Kendall Martin Date
Board of Trustee Chairman
Union Trustee

David Hodges 7/28/26

David Hodges Date
Board of Trustee Secretary
Management Trustee

INTERNATIONAL ASSOCIATION OF BRIDGE, STRUCTURAL, ORNAMENTAL AND REINFORCING IRONWORKERS LOCAL NO. 79 PENSION FUND

AMENDMENT TO AMENDED AND RESTATED PENSION PLAN

AMENDMENT 3

WHEREAS, ARTICLE XIII, SECTION 1 of the Amended and Restated Pension Plan grants authority to the Board of Trustees to amend the Plan from time to time; and

WHEREAS, the Trustees desire to amend the Plan Document;

NOW, THEREFORE, BE IT RESOLVED that the following amendment is to be made to the Amended and Restated Pension Plan Document dated May 1, 2014:

Background

The Board of Trustees of the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund (the "Board") has applied to the Pension Benefit Guaranty Corporation ("PBGC") under section 4262 of the Employment Retirement Income Security Act of 1974, as amended ("ERISA"), and 29 C.F.R. § 4262 for special financial assistance for the International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund (the "Plan").

29 C.F.R. § 4262.6(e)(1) requires that the plan sponsor of a plan applying for special financial assistance amend the written instrument governing the plan to require that the plan be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 29 C.F.R. part 4262 and that the amendment be contingent upon approval by PBGC of the plan's application for special financial assistance.

Effective as of the date set forth above, the Rules and Regulations of the Pension Fund are amended to add a new Article XI, entitled PBGC Special Financial Assistance, as follows:

Article XI, Section 11.1 shall be added in its entirety to read as follows:

<u>11.1 – COMPLIANCE WITH PBGC SPECIAL FINANCIAL ASSISTANCE RESTRICTIONS AND CONDITIONS:</u>
Beginning with the SFA measurement date of December 31, 2022 selected by the plan in the plan's application for special financial assistance and through the last Plan Year ending in 2051, notwithstanding anything to the contrary in this or any other governing document, the Plan shall be administered in accordance with the restrictions and conditions specified in section 4262 of ERISA and 20 C.F.R. Section 4262. This Amendment is contingent upon approval by the PBGC of the Plan's application for special financial assistance.

IN WITNESS WHEREOF, Amendment 3 has been adopted by the parties hereto on this 28 day of July, 20 26.

Kendall Martin
Union Trustee

Management Trustee

Application Checklist

v20230727

Instructions for Section E, Item 1 of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance (SFA):

The Application to PBGC for Approval of Special Financial Assistance Checklist ("Application Checklist" or "Checklist") identifies all information required to be filed with an initial or revised application. For a supplemented application, instead use "Application Checklist - Supplemented." The Application Checklist is not required for a lock-in application.

For a plan required to submit additional information described in Addendum A of the SFA Filing Instructions, also complete Checklist Items #40.a. to #49.b., and if there is a merger as described in Addendum A, also complete Checklist Items #50 through #63.

Applications (including this Application Checklist), with the exception of lock-in applications, must be submitted to PBGC electronically through PBGC's e-Filing Portal, (https://efilingportal.pbgc.gov/site/). After logging into the e-Filing Portal, go to the Multiemployer Events section and click "Create New ME Filing." Under "Select a filing type," select "Application for Financial Assistance – Special." Note: revised and supplemented applications must be submitted by selecting "Create New ME Filing."

Note: If you go to the e-Filing Portal and do not see "Application for Financial Assistance – Special" under the "Select a Filing Type," then the e-Filing Portal is temporarily closed and PBGC is not accepting applications (other than lock-in applications) at the time, unless the plan is eligible to make an emergency filing under § 4262.10(f). PBGC's website, *www.pbgc.gov* , will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at *www.pbgc.gov* to inform prospective applicants about the current status of the e-Filing portal, as well as to provide advance notice of when PBGC expects to open or temporarily close the e-Filing Portal.

General instructions for completing the Application Checklist:

Complete all items that are shaded:

If required information was already filed: (1) through PBGC's e-Filing Portal; or (2) through any means for an insolvent plan, a plan that has received a partition, or a plan that submitted an emergency filing, the filer may either upload the information with the application or include a statement in the Plan Comments section of the Application Checklist indicating the date on which and the submission with which the information was previously filed. For any such items previously provided, enter N/A as the **Plan Response**.

For a revised application, the filer may, but is not required to, submit an entire application. For all Application Checklist Items that were previously filed that are not being changed, the filer may include a statement in the Plan Comments section of the Application Checklist to indicate that the other information was previously provided as part of the initial application. For each, enter N/A as the **Plan Response**.

Instructions for specific columns:

Plan Response: Provide a response to each item on the Application Checklist, using only the **Response Options** shown for each Checklist Item.

Name(s) of Files Uploaded: Identify the full name of the file or files uploaded that are responsive to the Checklist Item. The column **Upload as Document Type** provides guidance on the "document type" to select when submitting documents on PBGC's e-Filing Portal.

Page Number Reference(s): For Checklist Items #22 to #29c, submit all information in a single document and identify here the relevant page numbers for each such Checklist Item.

Plan Comments: Use this column to provide explanations for any **Plan Response** that is N/A, to respond as may be specifically identified for Checklist Items, and to provide any optional explanatory comments.

Additional guidance is provided in the following columns:

Upload as Document Type: When uploading documents in PBGC's e-Filing Portal, select the appropriate Document Type for each document that is uploaded. This column provides guidance on the Document Type to select for each Checklist Item. You may upload more than one document using the same Document Type, and there may be Document Types on the e-Filing Portal for which you have no documents to upload.

Required Filenaming (if applicable): For certain Checklist Items, a specified format for naming the file is required.

SFA Instructions Reference: Identifies the applicable section and item number in PBGC's Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance.

You must select N/A if a Checklist Item # is not applicable to your application. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39 on the Application Checklist. If there has been an event as described in § 4262.4(f), complete Checklist Items #40.a. through #49.b., and if there has been a merger described in Addendum A, also complete Checklist Items #50 through #63. Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #40.a. through #49.b. if you are required to complete Checklist Items # 40.a. through #49.b. Your application will also be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63 if you are required to complete Checklist Items #50 through #63.

If a Checklist Item # asks multiple questions or requests multiple items, the Plan Response should only be Yes if the plan is providing all information requested for that Checklist Item.

Note, a Yes or No response is also required for Checklist Items #a through #f.

Note, in the case of a plan applying for priority consideration, the plan's application must also be submitted to the Treasury Department. If that requirement applies to an application, PBGC will transmit the application to the Treasury Department on behalf of the plan. See IRS Notice [NOTICE] for further information.

All information and documentation, unless covered by the Privacy Act, that is included in an SFA application may be posted on PBGC's website at *www.pbgc.gov* or otherwise publicly disclosed, without additional notification. Except to the extent required by the Privacy Act, PBGC provides no assurance of confidentiality in any information included in an SFA application.

Version Updates (newest version at top)

Version	Date updated

v07272023p	07/27/2023	Updated checklist to include new Template 10 requirement and reflect changes to eligibility and death audit instructions
v20221129p	11/29/2022	Updated checklist item 11. for new death audit requirements
v20220802p	08/02/2022	Fixed some of the shading in the checklist
v20220706p	07/06/2022	

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727

APPLICATION CHECKLIST

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

---------------------------Filers provide responses here for each Checklist Item:--

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments (Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.)	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
Plan Information, Checklist, and Certifications									
a.		Is this application a revised application submitted after the denial of a previously filed application for SFA?	Yes No	No	N/A	N/A		N/A	N/A
b.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was initially submitted under the interim final rule?	Yes No	No	N/A	N/A		N/A	N/A
c.		Is this application a revised application submitted after a plan has withdrawn its application for SFA that was submitted under the final rule?	Yes No	Yes	N/A	N/A		N/A	N/A
d.		Did the plan previously file a lock-in application?	Yes No	Yes	N/A	N/A	The "lock-in" application was filed on 3/28/2023.	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A		N/A	N/A
f.		Is this plan a MPRA plan as defined under § 4262.4(a)(3) of PBGC's SFA regulation?	Yes No	No	N/A	N/A		N/A	N/A
1.	Section B, Item (1)a.	Does the application include the most recent plan document or restatement of the plan document and all amendments adopted since the last restatement (if any)?	Yes No	No	Plan Document and Amendments 2014 IW 79	N/A	previously provided: Plan Document and Amendments 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
2.	Section B, Item (1)b.	Does the application include the most recent trust agreement or restatement of the trust agreement, and all amendments adopted since the last restatement (if any)?	Yes No	No	Trust Agreement 2014 IW 79	N/A	previously provided: Trust Agreement 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
3.	Section B, Item (1)c.	Does the application include the most recent IRS determination letter? Enter N/A if the plan does not have a determination letter.	Yes No N/A	No	Determination Letter 2014 IW 79	N/A	previously provided: Determination Letter 2014 IW 79	Pension plan documents, all versions available, and all amendments signed and dated	N/A
4.	Section B, Item (2)	Does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the filing date of the initial application? Enter N/A if no actuarial valuation report was prepared because it was not required for any requested year. Is each report provided as a separate document using the required filename convention?	Yes No N/A	No	2018AVR IW 79 2019AVR IW 79 2020AVR IW 79 2021AVR IW 79 2022AVR IW 79	N/A	previously provided: 2018AVR IW 79 2019AVR IW 79 2020AVR IW 79 2021AVR IW 79 2022AVR IW 79	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name*
5.a.	Section B, Item (3)	Does the application include the most recent rehabilitation plan (or funding improvement plan, if applicable), including all subsequent amendments and updates, and the percentage of total contributions received under each schedule of the rehabilitation plan or funding improvement plan for the most recent plan year available?	Yes No	No	Rehabilitation Plan IW 79	N/A	previously provided: Rehabilitation Plan IW 79	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
5.b.	Section B, Item (3)	If the most recent rehabilitation plan does not include historical documentation of rehabilitation plan changes (if any) that occurred in calendar year 2020 and later, does the application include an additional document with these details? Enter N/A if the historical document is contained in the rehabilitation plans.	Yes No N/A	No	Rehabilitation Plan additional explanation IW 79	N/A	previously provided: Rehabilitation Plan additional explanation IW 79	Rehabilitation plan (or funding improvement plan, if applicable)	N/A
6.	Section B, Item (4)	Does the application include the plan's most recently filed (as of the filing date of the initial application) Form 5500 (Annual Return/Report of Employee Benefit Plan) and all schedules and attachments (including the audited financial statement)? Is the 5500 filing provided as a single document using the required filename convention?	Yes No	No	2021Form5500 IW 79	N/A	previously provided: 2021Form5500 IW 79	Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name*
7.a.		Does the application include the plan actuary's certification of plan status ("zone certification") for the 2018 plan year and each subsequent annual certification completed before the filing date of the initial application? Enter N/A if the plan does not have to provide certifications for any requested plan year. Is each zone certification (including the additional information identified in Checklist Items #7.b. and #7.c. below, if applicable) provided as a single document, separately for each plan year, using the required filename convention?	Yes No N/A	No	2018Zone20180727 IW 79 2019Zone20190729 IW 79 2020Zone20200729 IW 79 2021Zone20210729 IW 79 2022Zone20220729 IW 79	N/A	previously provided: 2018Zone20180727 IW 79 2019Zone20190729 IW 79 2020Zone20200729 IW 79 2021Zone20210729 IW 79 2022Zone20220729 IW 79	Zone certification	*YYYYZoneYYYYMMDD Plan Name,* where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

---------------------------Filers provide responses here for each Checklist Item:---

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
7.b.	Section B, Item (5)	Does the application include documentation for all zone certifications that clearly identifies all assumptions used including the interest rate used for funding standard account purposes? If such information is provided in an addendum, addendums are only required for the most recent actuarial certification of plan status completed before January 1, 2021 and each subsequent annual certification. Is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7a.	Yes No N/A	No	N/A - include as part of documents in Checklist Item #7.a.	N/A	previously provided as part of documents in Checklist Item #7.a.	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
7.c.		For a certification of critical and declining status, does the application include the required plan-year-by-plan-year projection (showing the items identified in Section B, Item (5)a. through (5)f. of the SFA Instructions) demonstrating the plan year that the plan is projected to become insolvent? If required, is this information included in the single document in Checklist Item #7.a. for the applicable plan year? Enter N/A if the plan entered N/A for Checklist Item #7.a. or if the application does not include a certification of critical and declining status.	Yes No N/A	No	N/A - include as part of documents in Checklist Item #7.a.	N/A	previously provided as part of documents in Checklist Item #7.a.	N/A - include as part of documents in Checklist Item #7.a.	N/A - included in a single document for each plan year - See Checklist Item #7.a.
8.	Section B, Item (6)	Does the application include the most recent account statements for each of the plan's cash and investment accounts? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	No		N/A	previously provided: 2022.12BankAccount IW 79, 2023.4BankAccount IW 79, 2022.12GeneralAccount IW 79, 2023.4GeneralAccount IW 79, 2022.12MorganStanley IW 79, 2023.4MorganStanley IW 79	Bank/Asset statements for all cash and investment accounts	N/A
9.	Section B, Item (7)	Does the application include the most recent plan financial statement (audited, or unaudited if audited is not available)? Insolvent plans may enter N/A, and identify in the Plan Comments that this information was previously submitted to PBGC and the date submitted.	Yes No N/A	No		N/A	previously provided: 2022.4Audit IW 79 2022.12Estimated Assets Auditor Email IW 79 2022.12Financials IW 79 2023.4Financials IW 79 2023.4Audit IW 79	Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
10.	Section B, Item (8)	Does the application include all of the plan's written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability? Are all such items included as a single document using the required filenaming convention?	Yes No N/A	No		N/A	previously provided: WDL IW 79	Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name*
11.a.	Section B, Item (9)a.	Does the application include documentation of a death audit to identify deceased participants that was completed on the census data used for SFA purposes, including identification of the service provider conducting the audit, date performed, the participant counts (provided separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) run through the death audit, and a copy of the results of the audit provided to the plan administrator by the service provider? If applicable, has personally identifiable information in this report been redacted prior to submission to PBGC? Is this information included as a single document using the required filenaming convention?	Yes No	No		N/A	previously provided: Death Audit IW 79 PBGC VT Verification Email IW 79 PBGC Census Verification Email IW 79	Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name*
11.b.		If any known deaths occurred before the date of the census data used for SFA purposes, is a statement certifying these deaths were reflected for SFA calculation purposes provided?	Yes No N/A	No	N/A - include as part of documents in Checklist Item #11.a.	N/A	previously provided as part of documents in Checklist Item #11.a.	N/A	N/A - include as part of documents in Checklist Item #11.a.

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727
APPLICATION CHECKLIST

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Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

Unless otherwise specified:
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Plan Name = abbreviated plan name

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
11.c.	Section B, Item (9)b.	Does the application include full census data (Social Security Number and name) of all terminated vested participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format?	Yes No N/A	No		N/A	file submitted 9.20.2023, response received 9.22.2023 with one match whose death is after census date and measurement date. -- Census file was also reviewed during first SFA submission.	Submit the data file and the date of the census data through PBGC's secure file transfer system, Leapfile. Go to http://pbgc.leapfile.com, click on "Secure Upload" and then enter sfa@pbgc.gov as the recipient email address and upload the file(s) for secure transmission.	*Include as the subject "Submission of Terminated Vested Census Data for (Plan Name)," and as the memo "(Plan Name) terminated vested census data dated (date of census data) through Leapfile for independent audit by PBGC."*
12.	Section B, Item (10)	Does the application include information required to enable the plan to receive electronic transfer of funds if the SFA application is approved, including (if applicable) a notarized payment form? See SFA Instructions, Section B, Item (10).	Yes No	No		N/A	previously provided: ACH Vendor Form IW 79	Other	N/A
13.	Section C, Item (1)	Does the application include the plan's projection of expected benefit payments that should have been attached to the Form 5500 Schedule MB in response to line 8b(1) on the Form 5500 Schedule MB for plan years 2018 through the last year the Form 5500 was filed by the filing date of the initial application? Enter N/A if the plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB. See Template 1. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 1 IW 79	N/A	Plan is not required to respond "YES" to line 8b(1) on the Form 5500 Schedule MB; however, Template 1 was requested during first SFA submission.	Financial assistance spreadsheet (template)	*Template 1 Plan Name*
14.	Section C, Item (2)	If the plan was required to enter 10,000 or more participants on line 6f of the most recently filed Form 5500 (by the filing date of the initial application), does the application include a current listing of the 15 largest contributing employers (the employers with the largest contribution amounts) and the amount of contributions paid by each employer during the most recently completed plan year before the filing date of the initial application (without regard to whether a contribution was made on account of a year other than the most recently completed plan year)? If this information is required, it is required for the 15 largest contributing employers even if the employer's contribution is less than 5% of total contributions. Enter N/A if the plan is not required to provide this information. See Template 2. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	Plan is not required to provide this information	Contributing employers	*Template 2 Plan Name*
15.	Section C, Item (3)	Does the application include historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the unit used), average contribution rates, and number of active participants at the beginning of each plan year? For the same period, does the application show all other sources of non-investment income such as withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and other identifiable sources of contributions? See Template 3. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 3 IW 79	N/A		Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name*
16.a.	Section C, Items (4)a., (4)e., and (4)f.	Does the application include the information used to determine the amount of SFA for the plan <u>using the basic method</u> described in § 4262.4(a)(1) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-4 SFA Details .4(a)(1)* sheet and Section C, Item (4) of the SFA Filing Instructions for more details on these requirements. Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 4A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 4A Plan Name*

 v20230727

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16.b.i.	Addendum D Section C, Item (4)a. - MPRA plan information A. Addendum D Section C, Item (4)e. - MPRA plan information A.	If the plan is a MPRA plan, does the application also include the information used to determine the amount of SFA for the plan using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i) based on a deterministic projection and using the actuarial assumptions as described in § 4262.4(e)? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D for more details on these requirements. Enter N/A if the plan is not a MPRA Plan.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA Plan	N/A	N/A - included in Template 4A Plan Name
16.b.ii.	Addendum D Section C, Item (4)f. - MPRA plan information A.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also explicitly identify the projected SFA exhaustion year based on the <u>increasing assets method</u>? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the present value method.	Yes No N/A	N/A	N/A - included as part of Template 4A Plan Name	N/A	This Plan is not a MPRA Plan	N/A	N/A - included in Template 4A Plan Name
16.b.iii.	Addendum D Section C, Item (4)a. - MPRA plan information B Addendum D Section C, Item (4)e. (4)f., and (4)g. - MPRA plan information B.	If the plan is a MPRA plan for which the requested amount of SFA is determined using the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include the information for such plans as shown in Template 4B, including *4B-1 SFA Ben Pmts* sheet, *4B-2 SFA Details 4(a)(2)(ii)* sheet, and *4B-3 SFA Exhaustion* sheet? See Addendum D and Template 4B. Enter N/A if the plan is not a MPRA Plan or if the requested amount of SFA is determined based on the increasing assets method.	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	N/A	*Template 4B Plan Name*
16.c.	Section C, Items (4)b. and (4)c.	Does the application include identification of the non-SFA interest rate and the SFA interest rate, including details on how each was determined? See Template 4A, *4A-1 Interest Rates* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.d.	Section C, Item (4).e.ii.	For each year in the SFA coverage period, does the application include the projected benefit payments (excluding make-up payments, if applicable), separately for current retirees and beneficiaries, current terminated vested participants not yet in pay status, current active participants, and new entrants? See Template 4A, *4A-2 SFA Ben Pmts* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
16.e.	Section C, Item (4)e.iv. and (4)e.v.	For each year in the SFA coverage period, does the application include a breakdown of the administrative expenses between PBGC premiums and all other administrative expenses? Does the application include the projected total number of participants at the beginning of each plan year in the SFA coverage period? See Template 4A, *4A-3 SFA Pcount and Admin Exp* sheet.	Yes No	Yes	N/A - included as part of Template 4A Plan Name	N/A		N/A	N/A - included in Template 4A Plan Name
17.a.	Section C, Item (5)	For a plan that is not a MPRA plan, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.a., #16.d., and #16.e. that shows the amount of SFA that would be determined using the <u>basic method</u> if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as in Checklist Item #16.a.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. If (a) the plan is a MPRA plan, or if (b) this item is not required for a plan that is not a MPRA plan, enter N/A. If entering N/A due to (b), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 5A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*

 v20230727

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17.b.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the increasing assets method, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Items #16.b.i., #16.d., and #16.e. that shows the amount of SFA that would be determined using the increasing assets method if the assumptions/methods used are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Checklist Item #16.b.i.? See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5A Plan Name*
17.c.	Addendum D Section C, Item (5)	For a MPRA plan for which the requested amount of SFA is determined using the present value method, does the application include a separate deterministic projection ("Baseline") in the same format as Checklist Item #16.b.iii. that shows the amount of SFA that would be determined using the present value method if the assumptions used/methods are the same as those used in the most recent actuarial certification of plan status completed before January 1, 2021 ("pre-2021 certification of plan status") excluding the plan's SFA interest rate which should be the same as used in Checklist Item #16.b.iii. See Section C, Item (5) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 5B Plan Name*
18.a.	Section C, Item (6)	For a plan that is not a MPRA plan, does the application include a reconciliation of the change in the total amount of requested SFA due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.a? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.a. Enter N/A if the requested SFA amount in Checklist Item #16.a. is the same as the amount shown in the Baseline details of Checklist Item #17.a. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. If the plan is a MPRA plan, enter N/A. If the plan is otherwise not required to provide this item, enter N/A and provide an explanation in the Plan Comments. Does the uploaded file use the required filenaming convention?	Yes No N/A	Yes	Template 6A IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*

v20230727

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18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the increasing assets method, does the application include a reconciliation of the change in the total amount of requested SFA using the increasing assets method due to each change in assumption/method from the Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.i.? Enter N/A if the plan is not required to provide Baseline information in Checklist Item #17.b. Enter N/A if the requested SFA amount in Checklist Item #16.b.i. is the same as the amount shown in the Baseline details of Checklist Item #17.b. See Addendum D. See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement, and enter N/A if this item is not otherwise required. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the present value method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Does the uploaded file use the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6A Plan Name*
18.c.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the present value method, does the application include a reconciliation of the change in the total amount of requested SFA using the present value method due to each change in assumption/method from Baseline to the requested SFA amount? Does the application include a deterministic projection and other information for each assumption/method change, in the same format as Checklist Item #16.b.iii.? See Section C, Item (6) of the SFA Filing Instructions for other potential exclusions from this requirement. Also see Addendum D. If the plan is (a) not a MPRA plan, (b) a MPRA plan using the increasing assets method, or (c) is otherwise not required to provide this item, enter N/A. If entering N/A due to (c), add information in the Plan Comments to explain why this item is not required. Has this document been uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A	This Plan is not a MPRA Plan	Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 6B Plan Name*
19.a.	Section C, Item (7)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application include 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 does that table include brief explanations as to why using those assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable (an abbreviated version of information provided in Checklist Item #28.a.)? Enter N/A if the plan is eligible for SFA under § 4262.3(a)(2) or § 4262.3(a)(4) or if the plan is eligible based on a certification of plan status completed before 1/1/2021. Also enter N/A if the plan is eligible based on a certification of plan status completed after 12/31/2020 but that reflects the same assumptions as those in the pre-2021 certification of plan status. See Template 7, *7a Assump Changes for Elig* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No N/A	N/A		N/A		Financial assistance spreadsheet (template)	*Template 7 Plan Name.*

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727
APPLICATION CHECKLIST

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
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19.b.	Section C, Item (7)b.	Does the application include a table identifying which assumptions/methods used to determine the requested SFA differ from those used in the pre-2021 certification of plan status (except the interest rates used to determine SFA)? Does this item include brief explanations as to why using those original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? If a 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 SFA assumptions guidance, does the application state so? This should be an abbreviated version of information provided in Checklist Item #28.b. See Template 7, *7b Assump Changes for Amount* sheet. Does the uploaded file include both Checklist Items #19.a. and #19.b., and does it use the required filenaming convention?	Yes No	Yes	Template 7 IW 79	N/A		Financial assistance spreadsheet (template)	*Template 7 Plan Name*
20.a.	Section C, Item (8)	Does the application include details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount, including total contributions, contribution base units (including identification of base unit used), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams? See Template 8.	Yes No	Yes	Template 8 IW 79	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	*Template 8 Plan Name*
20.b.		Does the application separately show the amounts of projected withdrawal liability payments for employers that are currently withdrawn as of the date the initial application is filed, and assumed future withdrawals? Does the application also provide the projected number of active participants at the beginning of each plan year? See Template 8.	Yes No	Yes	N/A - include as part of Checklist Item #20.a.	N/A		N/A	N/A - included in *Template 8 Plan Name*
21.	Section C, Item (10)	Does the application provide a table identifying and describing all assumptions and methods used in i) the pre-2021 certification of plan status, ii) the "Baseline" projection in Section C Item (5), and iii) the determination of the amount of SFA in Section C Item (4)? Does the table state if each changed assumption falls under Section III, Acceptable Assumption Changes, or Section IV, Generally Accepted Assumption Changes, in PBGC's SFA assumptions guidance, or if it should be considered an "Other Change"? Does the uploaded file use the required filenaming convention?	Yes No	Yes	Template 10 IW 79	N/A		Financial assistance spreadsheet (template)	*Template 10 Plan Name*
22.	Section D	Was the application signed and dated by an authorized trustee who is a current member of the board of trustees or another authorized representative of the plan sponsor and include the printed name and title of the signer?	Yes No	Yes	SFA Resubmission App IW 79	2	Identify here the name of the single document that includes all information requested in Section D of the SFA Filing Instructions (Checklist Items #22 through #29.c.).	Financial Assistance Application	*SFA App Plan Name*
23.a.	Section D, Item (1)	For a plan that is not a MPRA plan, does the application include an optional cover letter? Enter N/A if the plan is a MPRA plan, or if the plan is not a MPRA plan and did not include an optional cover letter.	Yes N/A	Yes	N/A - included as part of SFA App Plan Name	2	For each Checklist Item #22 through #29.c., identify the relevant page number(s) within the single document.	N/A	N/A - included as part of SFA App Plan Name
23.b.		For a plan that is a MPRA plan, does the application include a cover letter? Does the cover letter identify the calculation method (basic method, increasing assets method, or present value method) that provides the greatest amount of SFA? For a MPRA plan with a partition, does the cover letter include a statement that the plan has been partitioned under section 4233 of ERISA? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
24.	Section D, Item (2)	Does the application include the name, address, email, and telephone number of the plan sponsor, plan sponsor's authorized representative, and any other authorized representatives?	Yes No	Yes	N/A - included as part of SFA App Plan Name	10		N/A	N/A - included as part of SFA App Plan Name
25.	Section D, Item (3)	Does the application identify the eligibility criteria in § 4262.3 that qualifies the plan as eligible to receive SFA, and include the requested information for each item that is applicable, as described in Section D, Item (3) of the SFA Filing Instructions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	10	Briefly note here the basis for eligibility for SFA.	N/A	N/A - included as part of SFA App Plan Name

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26.a.	Section D, Item (4)	If the plan's application is submitted on or before March 11, 2023, does the application identify the plan's priority group (see § 4262.10(d)(2))? Enter N/A if the plan's application is submitted after March 11, 2023.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--	Briefly identify here the priority group, if applicable.	N/A	N/A - included as part of SFA App Plan Name
26.b.	Section D, Item (4)	If the plan is submitting an emergency application under § 4262.10(f), is the application identified as an emergency application with the applicable emergency criteria identified? Enter N/A if the plan is not submitting an emergency application.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--	Briefly identify the emergency criteria, if applicable.	N/A	N/A - included as part of SFA App Plan Name
27.	Section D, Item (5)	Does the application include a detailed narrative description of the development of the assumed future contributions and assumed future withdrawal liability payments used in the basic method (and in the increasing assets method for a MPRA plan)?	Yes No	Yes	N/A - included as part of SFA App Plan Name	11		N/A	N/A - included as part of SFA App Plan Name
28.a.	Section D, Item (6)a.	For plans eligible for SFA under § 4262.3(a)(1) or § 4262.3(a)(3), does the application identify which assumptions/methods (if any) used in showing the plan's eligibility for SFA differ from those used in the most recent certification of plan status completed before 1/1/2021? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Enter N/A if the plan is not eligible under § 4262.3(a)(1) or § 4262.3(a)(3). Enter N/A if there are no such assumption changes.	Yes No N/A	Yes	N/A - included as part of SFA App Plan Name	14	No changes were made. The Plan satisfies the eligibility requirements for a critical and declining status plan under § 4262.3(a)(1) of PBGC's SFA regulation.	N/A	N/A - included as part of SFA App Plan Name
28.b.	Section D, Item (6)b.	Does the application identify which assumptions/methods (if any) used to determine the requested SFA amount differ from those used in the most recent certification of plan status completed before 1/1/2021 (excluding the plan's non-SFA and SFA interest rates, which must be the same as the interest rates required by § 4262.4(e)(1) and (2))? If there are any assumption/method changes, does the application include detailed explanations and supporting rationale and information as to why using the identified original assumptions/methods is no longer reasonable and why the changed assumptions/methods are reasonable? Does the application 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 SFA Assumptions?	Yes No	Yes	N/A - included as part of SFA App Plan Name	5, 14	1) CBU Assumption 2) Administrative Expense Assumption 3) New Entrant Profile Assumption	N/A	N/A - included as part of SFA App Plan Name
28.c.	Section D, Item (6)	If the mortality assumption uses a plan-specific mortality table or a plan-specific adjustment to a standard mortality table (regardless of if the mortality assumption is changed or unchanged from that used in the most recent certification of plan status completed before 1/1/2021), is supporting information provided that documents the methodology used and the rationale for selection of the methodology used to develop the plan-specific rates, as well as detailed information showing the determination of plan credibility and plan experience? Enter N/A is the mortality assumption does not use a plan-specific mortality table or a plan-specific adjustment to a standard mortality table for eligibility or for determining the SFA amount.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
29.a.	Section D, Item (7)	Does the application include, for an eligible plan that implemented a suspension of benefits under section 305(e)(9) or section 4245(a) of ERISA, a narrative description of how the plan will reinstate the benefits that were previously suspended and a proposed schedule of payments (equal to the amount of benefits previously suspended) to participants and beneficiaries? Enter N/A for a plan that has not implemented a suspension of benefits.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
29.b.	Section D, Item (7)	If Yes was entered for Checklist Item #29.a., does the proposed schedule show the yearly aggregate amount and timing of such payments, and is it prepared assuming the effective date for reinstatement is the day after the SFA measurement date? Enter N/A for a plan that entered N/A for Checklist Item #29.a.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

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Unless otherwise specified:
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Plan Name = abbreviated plan name

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Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
29.c.	Section D, Item (7)	If the plan restored benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date, does the proposed schedule reflect the amount and timing of payments of restored benefits and the effect of the restoration on the benefits remaining to be reinstated? Enter N/A for a plan that did not restore benefits under 26 CFR 1.432(e)(9)-1(e)(3) before the SFA measurement date. Also enter N/A for a plan that entered N/A for Checklist Items #29.a. and #29.b.	Yes No N/A	N/A	N/A - included as part of SFA App Plan Name	--		N/A	N/A - included as part of SFA App Plan Name
30.a.	Section E, Item (1)	Does the application include a fully completed Application Checklist, including the required information at the top of the Application Checklist (plan name, employer identification number (EIN), 3-digit plan number (PN), and SFA amount requested)?	Yes No	Yes	Resubmission App Checklist IW 79	N/A		Special Financial Assistance Checklist	*App Checklist Plan Name*
30.b.	Section E, Item (1) - Addendum A	If the plan is required to provide information required by Addendum A of the SFA Filing Instructions (for "certain events"), are the additional Checklist Items #40.a. through #49.b. completed? Enter N/A if the plan is not required to submit the additional information described in Addendum A.	Yes No N/A	N/A	N/A	N/A		Special Financial Assistance Checklist	N/A
31.	Section E, Item (2)	If the plan claims SFA eligibility under § 4262.3(a)(1) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(1) or claims SFA eligibility under § 4262.3(a)(1) using a zone certification completed before January 1, 2021, enter N/A. Is the information for this Checklist Item #31 contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Financial Assistance Application	*SFA Elig Cert CD Plan Name*
32.a.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation based on a certification by the plan's enrolled actuary of plan status for SFA eligibility purposes completed on or after January 1, 2021, does the application include: (i) plan actuary's certification of plan status for SFA eligibility purposes for the specified year (and, if applicable, for each plan year after the plan year for which the pre-2021 zone certification was prepared and for the plan year immediately prior to the specified year)? (ii) for each certification in (i) above, does the application include all details and additional information described in Section B, Item (5) of the SFA Filing Instructions, including clear documentation of all assumptions, methods and census data used? (iii) for each certification in (i) above, does the application identify all assumptions and methods that are different from those used in the pre-2021 zone certification? Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? If the plan does not claim SFA eligibility under § 4262.3(a)(3) or claims SFA eligibility under § 4262.3(a)(3) using a zone certification completed before January 1, 2021, enter N/A. Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?		N/A		N/A		Financial Assistance Application	*SFA Elig Cert C Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

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Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments (Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.)	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
32.b.	Section E, Item (3)	If the plan claims SFA eligibility under § 4262.3(a)(3) of PBGC's SFA regulation, does the application include a certification from the plan's enrolled actuary that the plan qualifies for SFA based on the applicable certification of plan status for SFA eligibility purposes for the specified year, and by meeting the other requirements of § 4262.3(c) of PBGC's SFA regulation. Does the provided certification include: (i) identification of the specified year for each component of eligibility (certification of plan status for SFA eligibility purposes, modified funding percentage, and participant ratio) (ii) derivation of the modified funded percentage (iii) derivation of the participant ratio Does the certification identify what test(s) under section 305(b)(2) of ERISA is met for the specified year listed above? Does the certification identify all assumptions and methods (including supporting rationale, and where applicable, reliance on the plan sponsor) used to develop the withdrawal liability receivable that is utilized in the calculation of the modified funded percentage? Enter N/A if the plan does not claim SFA eligibility under §4262.3(a)(3). Is the information for Checklist Items #32.a. and #32.b. contained in a single document and uploaded using the required filenaming convention?	Yes No N/A	N/A	N/A - included with SFA Elig Cert C Plan Name	N/A		Financial Assistance Application	N/A - included in SFA Elig Cert C Plan Name
33.	Section E, Item (4)	If the plan's application is submitted on or prior to March 11, 2023, does the application include a certification from the plan's enrolled actuary that the plan is eligible for priority status, with specific identification of the applicable priority group? This item is not required (enter N/A) if the plan is insolvent, has implemented a MPRA suspension as of 3/11/2021, is in critical and declining status and had 350,000+ participants, or is listed on PBGC's website at *www.pbgc.gov* as being in priority group 6. See § 4262.10(d). Does the certification by the plan's enrolled actuary include clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the filename uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Financial Assistance Application	*PG Cert Plan Name*
34.a.		Does the application include the certification by the plan's enrolled actuary that the requested amount of SFA is the amount to which the plan is entitled under section 4262(j)(1) of ERISA and § 4262.4 of PBGC's SFA regulation? Does this certification include: (i) plan actuary's certification that identifies the requested amount of SFA and certifies that this is the amount to which the plan is entitled? (ii) clear indication of all assumptions and methods used including source of and date of participant data, measurement date, and a statement that the actuary is qualified to render the actuarial opinion? Is the information in Checklist #34.a. combined with #34.b. (if applicable) as a single document, and uploaded using the required filenaming convention?	Yes No	Yes	SFA Amount Cert IW 79	N/A		Financial Assistance Application	*SFA Amount Cert Plan Name*

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
34.b.	Section E, Item (5)	If the plan is a MPRA plan, does the certification by the plan's enrolled actuary identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A	N/A	N/A - included with SFA Amount Cert Plan Name	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name
35.	Section E, Item (6)	Does the application include the plan sponsor's identification of the amount of fair market value of assets at the SFA measurement date and certification that this amount is accurate? Does the application also include: (i) information that substantiates the asset value and how it was developed (e.g., trust or account statements, specific details of any adjustments)? (ii) a reconciliation of the fair market value of assets from the date of the most recent audited plan financial statements to the SFA measurement date (showing beginning and ending fair market value of assets for this period as well as the following items for the period: contributions, withdrawal liability payments, benefits paid, administrative expenses, and investment income)? With the exception of account statements and financial statements already provided as Checklist Items #8 and #9, is all information contained in a single document that is uploaded using the required filenaming convention?	Yes No	Yes	FMV Cert IW 79	N/A		Financial Assistance Application	*FMV Cert Plan Name*
36.	Section E, Item (7)	Does the application include a copy of the executed plan amendment required by § 4262.6(e)(1) of PBGC's SFA regulation which (i) is signed by authorized trustee(s) of the plan and (ii) includes the plan compliance language in Section E, Item (7) of the SFA Filing Instructions?	Yes No	Yes	Compliance Amend IW 79	N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Compliance Amend Plan Name*
37.	Section E, Item (8)	In the case of a plan that suspended benefits under section 305(e)(9) or section 4245 of ERISA, does the application include: (i) a copy of the proposed plan amendment(s) required by § 4262.6(e)(2) to reinstate suspended benefits and pay make-up payments? (ii) a certification by the plan sponsor that the proposed plan amendment(s) will be timely adopted? Is the certification signed by either all members of the plan's board of trustees or by one or more trustees duly authorized to sign the certification on behalf of the entire board (including, if applicable, documentation that substantiates the authorization of the signing trustees)? Enter N/A if the plan has not suspended benefits. Is all information included in a single document that is uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Reinstatement Amend Plan Name*
38.	Section E, Item (9)	In the case of a plan that was partitioned under section 4233 of ERISA, does the application include a copy of the executed plan amendment required by § 4262.9(c)(2)? Enter N/A if the plan was not partitioned. Is the document uploaded using the required filenaming convention?	Yes No N/A	N/A		N/A		Pension plan documents, all versions available, and all amendments signed and dated	*Partition Amend Plan Name*

 v20230727

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Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
39.	Section E, Item (10)	Does the application include one or more copies of the penalties of perjury statement (see Section E, Item (10) of the SFA Filing Instructions) that (a) are signed by an authorized trustee who is a current member of the board of trustees, and (b) includes the trustee's printed name and title. Is all such information included in a single document and uploaded using the required filenaming convention?	Yes No	Yes	Penalty IW 79	N/A		Financial Assistance Application	*Penalty Plan Name*
Additional Information for Certain Events under § 4262.4(f) - Applicable to Any Events in § 4262.4(f)(2) through (f)(4) and Any Mergers in § 4262.4(f)(1)(ii) **NOTE: If the plan is not required to provided information described in Addendum A of the SFA Filing Instructions, the Plan Response should be left blank for the remaining Checklist Items.**									
40.a.	Addendum A for Certain Events Section C, Item (4)	Does the application include an additional version of Checklist Item #16.a. (also including Checklist Items #16.c., #16.d., and #16.e.), that shows the determination of the SFA amount <u>using the basic method</u> described in § 4262.4(a)(1) <u>as if any events had not occurred?</u> See Template 4A.	Yes No			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4A Plan Name CE* . For an additional submission due to a merger, *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.
40.b.i.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.i. that shows the determination of the SFA amount using the <u>increasing assets method</u> as if any events had not occurred? See Template 4A, sheet *4A-5 SFA Details .5(a)(2)(i)* . Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A		N/A - included as part of file in Checklist Item #40.a.	N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.ii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> described in § 4262.4(a)(2)(i), does the application also include an additional version of Checklist Item #16.b.ii. that explicitly identifies the projected SFA exhaustion year based on the <u>increasing assets method</u>? See Template 4A, *4A-5 SFA Details .4(a)(2)(i)* sheet and Addendum D. Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the present value method.	Yes No N/A			N/A		N/A	N/A - included as part of file in Checklist Item #40.a.
40.b.iii.	Addendum A for Certain Events Section C, Item (4)	If the plan is a MPRA plan for which the requested amount of SFA is based on the <u>present value method</u> described in § 4262.4(a)(2)(ii), does the application also include an additional version of Checklist Item #16.b.iii. that shows the determination of the SFA amount using the <u>present value method</u> as if any events had not occurred? See Template 4B, sheet *4B-1 SFA Ben Pmts,* sheet *4B-2 SFA Details .4(a)(2)(ii),* and sheet *4B-3 SFA Exhaustion.* Enter N/A if the plan is not a MPRA Plan or if the plan is a MPRA plan for which the requested amount of SFA is based on the increasing assets method.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For additional submission due to any event: *Template 4B Plan Name CE* . For an additional submission due to a merger, *Template 4B Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
41.	Addendum A for Certain Events Section C, Item (4)	For any merger, does the application show the SFA determination for this plan <u>and for each plan merged into this plan</u> (each of these determined as if they were still separate plans)? See Template 4A for a non-MPRA plan using the basic method, and for a MPRA plan using the increasing assets method. See Template 4B for a MPRA Plan using the present value method. Enter N/A if the plan has not experienced a merger.	Yes No N/A			N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	For an additional submission due to a merger, *Template 4A (or Template 4B) Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
42.a.	Addendum A for Certain Events Section D	Does the application include a narrative description of any event and any merger, including relevant supporting documents which may include plan amendments, collective bargaining agreements, actuarial certifications related to a transfer or merger, or other relevant materials?	Yes No		N/A - included as part of SFA App Plan Name		For each Checklist Item #42.a. through #45.b., identify the relevant page number(s) within the single document.	Financial Assistance Application	*SFA App Plan Name*
42.b.	Addendum A for Certain Events Section D	For a transfer or merger event, does the application include identifying information for all plans involved including plan name, EIN and plan number, and the date of the transfer or merger?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name

v20230727

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43.a.	Addendum A for Certain Events Section D	Does the narrative description in the application identify the amount of SFA reflecting any event, the amount of SFA determined as if the event had not occurred, and confirmation that the requested SFA is no greater than the amount that would have been determined if the event had not occurred, unless the event is a contribution rate reduction and such event lessens the risk of loss to plan participants and beneficiaries?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
43.b.	Addendum A for Certain Events Section D	For a merger, is the determination of SFA as if the event had not occurred equal to the sum of the amount that would be determined for this plan and each plan merged into this plan (each as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.a.	Addendum A for Certain Events Section D	Does the application include an additional version of Checklist Item #25 that shows the determination of SFA eligibility as if any events had not occurred?	Yes No		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
44.b.	Addendum A for Certain Events Section D	For any merger, does this item include demonstrations of SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.a.	Addendum A for Certain Events Section D	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a detailed demonstration that shows that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
45.b.	Addendum A for Certain Events Section D	Does the demonstration in Checklist Item #45.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the plan entered N/A for Checklist Item #45.a.	Yes No N/A		N/A - included as part of SFA App Plan Name			Financial Assistance Application	N/A - included as part of SFA App Plan Name
46.a.	Addendum A for Certain Events Section E, Items (2) and (3)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA eligibility but with eligibility determined as if any events had not occurred? This should be in the format of Checklist Item #31 if the SFA eligibility is based on the plan status of critical and declining using a zone certification completed on or after January 1, 2021. This should be in the format of Checklist Items #32.a. and #32.b. if the SFA eligibility is based on the plan status of critical using a zone certification completed on or after January 1, 2021. If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Is all relevant information contained in a single document and uploaded using the required filenaming convention?	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name CE*
46.b.	Addendum A for Certain Events Section E, Items (2) and (3)	For any merger, does the application include additional certifications of the SFA eligibility for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans)? If the above SFA eligibility is not based on § 4262.3(a)(1) or § 4262.3(a)(3) or is based on a zone certification completed prior to January 1, 2021, enter N/A. Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Elig Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
47.a.	Addendum A for Certain Events Section E, Item (5)	Does the application include an additional certification from the plan's enrolled actuary with respect to the plan's SFA amount (in the format of Checklist Item #34.a.), but with the SFA amount determined as if any events had not occurred?	Yes No			N/A		Financial Assistance Application	SFA Amount Cert Plan Name CE

Plan name: International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN: 54-6071250
PN: 001
SFA Amount Requested: $13,635,137.00

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

---------------------------Filers provide responses here for each Checklist Item:---

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments (Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.)	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
47.b.	Addendum A for Certain Events Section E, Item (5)	If the plan is a MPRA plan, does the certification in Checklist Item #46.a. identify the amount of SFA determined under the basic method described in § 4262.4(a)(1) and the amount determined under the increasing assets method in § 4262.4(a)(2)(i)? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is not the greatest amount of SFA under § 4262.4(a)(2), does the certification state as such? If the amount of SFA determined under the "present value method" described in § 4262.4(a)(2)(ii) is the greatest amount of SFA under § 4262.4(a)(2), does the certification identify that amount? Enter N/A if the plan is not a MPRA plan.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
47.c.	Addendum A for Certain Events Section E, Item (5)	Does the certification in Checklist Items #47.a. and #47.b. (if applicable) clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information?	Yes No		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name	N/A - included in SFA Amount Cert Plan Name CE
48.a.	Addendum A for Certain Events Section E, Item (5)	For any merger, does the application include additional certifications of the SFA amount determined for this plan and for each plan merged into this plan (each of these determined as if they were still separate plans*)* ? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A			N/A		Financial Assistance Application	*SFA Amount Cert Plan Name Merged CE* "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.
48.b.	Addendum A for Certain Events Section E, Item (5)	For any merger, do the certifications clearly identify all assumptions and methods used, sources of participant data and census data, and other relevant information? Enter N/A if the event described in Checklist Item #42.a. was not a merger.	Yes No N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A		N/A - included in SFA Amount Cert Plan Name CE	N/A - included in SFA Amount Cert Plan Name CE
49.a.	Addendum A for Certain Events Section E	If the event is a contribution rate reduction and the amount of requested SFA is not limited to the amount of SFA determined as if the event had not occurred, does the application include a certification from the plan's enrolled actuary (or, if appropriate, from the plan sponsor) with respect to the demonstration to support a finding that the event lessens the risk of loss to plan participants and beneficiaries? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A			N/A		Financial Assistance Application	*Cont Rate Cert Plan Name CE*
49.b.	Addendum A for Certain Events Section E	Does the demonstration in Checklist Item #48.a. also identify all assumptions used, supporting rationale for the assumptions and other relevant information? Enter N/A if the event is not a contribution rate reduction, or if the event is a contribution rate reduction but the requested SFA is limited to the amount of SFA determined as if the event had not occurred.	Yes No N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A		N/A - included in Cont Rate Cert Plan Name CE	N/A - included in Cont Rate Cert Plan Name CE
Additional Information for Certain Events under § 4262.4(f) - Applicable Only to Any Mergers in § 4262.4(f)(1)(ii)									
		Plans that have experienced mergers identified in § 4262.4(f)(1)(ii) must complete Checklist Items #50 through #63. If you are required to complete Checklist Items #50 through #63, your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #50 through #63. All other plans should not provide any responses for Checklist Items #50 through #63.							
50.	Addendum A for Certain Events Section B, Item (1)a.	In addition to the information provided with Checklist Item #1, does the application also include similar plan documents and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
51.	Addendum A for Certain Events Section B, Item (1)b.	In addition to the information provided with Checklist Item #2, does the application also include similar trust agreements and amendments for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A

Application to PBGC for Approval of Special Financial Assistance (SFA)
APPLICATION CHECKLIST

v20230727

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

---------------------------Filers provide responses here for each Checklist Item:--

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention
52.	Addendum A for Certain Events Section B, Item (1)c.	In addition to the information provided with Checklist Item #3, does the application also include the most recent IRS determination for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if the plan does not have a determination letter.	Yes No N/A			N/A		Pension plan documents, all versions available, and all amendments signed and dated	N/A
53.	Addendum A for Certain Events Section B, Item (2)	In addition to the information provided with Checklist Item #4, for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii), does the application include the actuarial valuation report for the 2018 plan year and each subsequent actuarial valuation report completed before the application filing date?	Yes No			N/A	Identify here how many reports are provided.	Most recent actuarial valuation for the plan	*YYYYAVR Plan Name Merged* , where "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
54.	Addendum A for Certain Events Section B, Item (3)	In addition to the information provided with Checklist Items #5.a. and #5.b., does the application include similar rehabilitation plan information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A
55.	Addendum A for Certain Events Section B, Item (4)	In addition to the information provided with Checklist Item #6, does the application include similar Form 5500 information for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Latest annual return/report of employee benefit plan (Form 5500)	*YYYYForm5500 Plan Name Merged* , "Plan Name Merged" is abbreviated version of the plan name for the plan merged into this plan.
56.	Addendum A for Certain Events Section B, Item (5)	In addition to the information provided with Checklist Items #7.a., #7.b., and #7.c., does the application include similar certifications of plan status for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A	Identify how many zone certifications are provided.	Zone certification	*YYYYZoneYYYYMMDD Plan Name Merged,* where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared. "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
57.	Addendum A for Certain Events Section B, Item (6)	In addition to the information provided with Checklist Item #8, does the application include the most recent cash and investment account statements for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Bank/Asset statements for all cash and investment accounts	N/A
58.	Addendum A for Certain Events Section B, Item (7)	In addition to the information provided with Checklist Item #9, does the application include the most recent plan financial statement (audited, or unaudited if audited is not available) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No			N/A		Plan's most recent financial statement (audited, or unaudited if audited not available)	N/A
59.	Addendum A for Certain Events Section B, Item (8)	In addition to the information provided with Checklist Item #10, does the application include all of the written policies and procedures governing the plan's determination, assessment, collection, settlement, and payment of withdrawal liability for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Are all such items included in a single document using the required filenaming convention?	Yes No			N/A		Pension plan documents, all versions available, and all amendments signed and dated	*WDL Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
60.	Addendum A for Certain Events Section B, Item (9)	In addition to the information provided with Checklist Item #11, does the application include documentation of a death audit (with the information described in Checklist Item #11) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)?	Yes No					Pension plan documents, all versions available, and all amendments signed and dated	*Death Audit Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
61.	Addendum A for Certain Events Section C, Item (1)	In addition to the information provided with Checklist Item #13, does the application include the same information in the format of Template 1 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that fully merged into this plan is not required to respond Yes to line 8b(1) on the most recently filed Form 5500 Schedule MB.	Yes No N/A					Financial assistance spreadsheet (template)	*Template 1 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.
62.	Addendum A for Certain Events Section C, Item (2)	In addition to the information provided with Checklist Item #14, does the application include the same information in the format of Template 2 (if required based on the participant threshold) for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)(ii)? Enter N/A if each plan that merged into this plan has less than 10,000 participants on line 6f of the most recently filed Form 5500.	Yes No N/A					Contributing employers	*Template 2 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name fore the plan merged into this plan.
63.	Addendum A for Certain Events Section C, Item (3)	In addition to the information provided with Checklist Item #15, does the application include similar information in the format of Template 3 for each plan that merged into this plan due to a merger described in § 4262.4(f)(1)?	Yes No					Historical Plan Financial Information (CBUs, contribution rates, contribution amounts, withdrawal liability payments)	*Template 3 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the plan merged into this plan.

Application to PBGC for Approval of Special Financial Assistance (SFA) v20230727
APPLICATION CHECKLIST

Do NOT use this Application Checklist for a supplemented application. Instead use Application Checklist - Supplemented.

Plan name:	International Association of Bridge, Structural, Ornamental & Reinforcing Ironworkers L.U. No. 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Amount Requested:	$13,635,137.00

Unless otherwise specified:
YYYY = plan year
Plan Name = abbreviated plan name

----------------------------Filers provide responses here for each Checklist Item:--

Your application will be considered incomplete if No is entered as a Plan Response for any of Checklist Items #1 through #39. In addition, if required to provide information due to a "certain

Explain all N/A responses. Provide comments where noted. Also add any other optional explanatory comments.

Checklist Item #	SFA Filing Instructions Reference		Response Options	Plan Response	Name of File(s) Uploaded	Page Number Reference(s)	Plan Comments	In the e-Filing Portal, upload as Document Type	Use this Filenaming Convention

Version Updates

Version	Date updated
v20220701p	07/01/2022

TEMPLATE 1

File name: *Template 1 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

v20220701p

Form 5500 Projection

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

For the 2018 plan year until the most recent plan year for which the Form 5500 is required to be filed by the filing date of the initial application, provide the projection of expected benefit payments as required to be attached to the Form 5500 Schedule MB if the response to line 8b(1) of the Form 5500 Schedule MB should be "Yes."

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

Complete for each Form 5500 that has been filed prior to the date the SFA application is submitted*.

	2018 Form 5500	2019 Form 5500	2020 Form 5500	2021 Form 5500	2022 Form 5500	2023 Form 5500	2024 Form 5500	2025 Form 5500
Plan Year Start Date	05/01/2018	05/01/2019	05/01/2020	05/01/2021	05/01/2022	05/01/2023	05/01/2024	
Plan Year End Date	04/30/2019	04/30/2020	04/30/2021	04/30/2022	04/30/2023	04/30/2024	04/30/2025	
Plan Year	Expected Benefit Payments							
2018	$2,694,074	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	$2,703,117	$2,636,473	N/A	N/A	N/A	N/A	N/A	N/A
2020	$2,699,428	$2,636,946	$2,652,666	N/A	N/A	N/A	N/A	N/A
2021	$2,708,818	$2,645,495	$2,664,791	$2,623,856	N/A	N/A	N/A	N/A
2022	$2,714,606	$2,660,074	$2,680,535	$2,625,618	$2,556,460	N/A	N/A	N/A
2023	$2,720,709	$2,672,831	$2,677,361	$2,608,444	$2,551,289	$2,548,567	N/A	N/A
2024	$2,672,176	$2,627,299	$2,630,570	$2,565,405	$2,526,360	$2,498,063	$2,468,955	N/A
2025	$2,666,418	$2,627,801	$2,621,107	$2,554,036	$2,524,203	$2,469,320	$2,449,090	
2026	$2,635,352	$2,605,174	$2,594,648	$2,535,039	$2,506,720	$2,459,828	$2,429,571	
2027	$2,580,106	$2,551,702	$2,538,131	$2,481,348	$2,459,708	$2,414,983	$2,384,083	
2028	N/A	$2,500,619	$2,478,567	$2,430,559	$2,415,491	$2,372,120	$2,340,897	
2029	N/A	N/A	$2,453,539	$2,411,369	$2,404,587	$2,356,245	$2,315,802	
2030	N/A	N/A	N/A	$2,338,027	$2,335,394	$2,310,497	$2,293,897	
2031	N/A	N/A	N/A	N/A	$2,274,237	$2,252,671	$2,236,885	
2032	N/A	N/A	N/A	N/A	N/A	$2,201,730	$2,188,769	
2033	N/A	N/A	N/A	N/A	N/A	N/A	$2,125,555	
2034	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

* Adjust column headers as may be needed due to any changes in the plan year since 2018 and provide supporting explanation. For example, assume the plan has a calendar year plan year, but effective 10/1/2019 the plan year is changed to begin on October 1. For 2019 there will be two 2019 Forms - one for the short plan year from 1/1/2019 to 9/30/2019, and another for the plan year 10/1/2019 to 9/30/2020. For this example, modify the table to show a separate column for each of the separate Forms 5500, and identify the plan year period for each filing.

Version Updates

Version	Date updated	
v20230727p	07/27/2023	Updated to highlight explanation needed if contributions and withdrawal liability payments do not match the plan year 5500 amounts.
v20220701p	07/01/2022	

TEMPLATE 3

Historical Plan Information

File name: *Template 3 Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

v20230727p

For additional submission due to merger under § 4262.4(f)(1)(ii): *Template 3 Plan Name Merged* , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

Provide historical plan information for the 2010 plan year through the plan year immediately preceding the date the plan's initial application was filed that separately identifies: total contributions, total contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rates, and number of active participants at the beginning of each plan year. Also show separately for each of the plan years in the same period all other sources of non-investment income, including, if applicable, withdrawal liability payments collected, reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if any), and other identifiable contribution streams.

If the contributions and withdrawal liabilities shown on this table do not equal the amount shown as credited to the funding standard account on the plan year Schedule MB of Form 5500, include an explanation as a footnote to this table.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

Unit (e.g. hourly, weekly)	hourly

						All Other Sources of Non-Investment Income				
Plan Year (in order from oldest to most recent)	Plan Year Start Date	Plan Year End Date	Total Contributions*, **	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments Collected**	Number of Active Participants at Beginning of Plan Year
2009	05/01/2009	04/30/2010	$1,214,100	205,431	$5.91	$43,419				231
2010	05/01/2010	04/30/2011	$1,527,185	221,331	$6.90	$61,118				164
2011	05/01/2011	04/30/2012	$1,683,987	244,056	$6.90	-$150,829				176
2012	05/01/2012	04/30/2013	$1,350,940	195,505	$6.91	$21,184				153
2013	05/01/2013	04/30/2014	$1,280,964	182,995	$7.00	$51,886				135
2014	05/01/2014	04/30/2015	$1,330,976	190,139	$7.00	$51,160				130
2015	05/01/2015	04/30/2016	$1,143,492	163,356	$7.00	$151,653				135
2016	05/01/2016	04/30/2017	$1,151,228	164,461	$7.00	$227,091				131
2017	05/01/2017	04/30/2018	$1,459,686	208,527	$7.00	$67,754				129
2018	05/01/2018	04/30/2019	$1,287,496	183,928	$7.00	$114,385				155
2019	05/01/2019	04/30/2020	$1,078,624	154,089	$7.00	$130,000				146
2020	05/01/2020	04/30/2021	$1,268,269	181,181	$7.00	-$30,760				113
2021	05/01/2021	04/30/2022	$1,160,679	165,811	$7.00	-$102,500				120
2022	05/01/2022	04/30/2023	$1,223,635	174,805	$7.00	-$311,356				124
2023	05/01/2023	04/30/2024	$1,314,120	187,731	$7.00	$0				111
2024	05/01/2024	04/30/2025	$1,520,328	217,190	$7.00	$0				188

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of Non-Investment Income."

** If the contributions and withdrawal liabilities shown on this table do not equal the amounts shown as credited to the funding standard account on the plan year Schedule MB of Form 5500, include an explanation as a footnote to this table.

2025 ***	05/01/2025	04/30/2026	$1,584,680	226,383	$7.00	$0				192

*** extracted from unaudited financials as of April 30, 2026 from Plan Administrator

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
Initial Application Date:	03/28/2023
SFA Measurement Date:	12/31/2022
Last day of first plan year ending after the measurement date:	04/30/2023

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.

Non-SFA Interest Rate Used:	5.85%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	3.77%	Rate used in projection of SFA assets.

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

Plan Interest Rate:	7.00%	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 2023	2.50%	3.83%	4.06%
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	February 2023	2.31%	3.72%	4.00%
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	January 2023	2.13%	3.62%	3.93%
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	December 2022	1.95%	3.50%	3.85%

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").

Non-SFA Interest Rate Limit *(lowest 3rd segment rate plus 200 basis points)* :	5.85%	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):*	5.85%	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*):	3.77%	This amount is calculated based on the other information entered.
SFA Interest Rate Calculation (*lesser of Plan Interest Rate and SFA Interest Rate Limit*):	3.77%	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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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
12/31/2022	04/30/2023	$788,455	$37,987	$26,419	$0	$852,861
05/01/2023	04/30/2024	$2,302,409	$125,376	$114,703	$0	$2,542,488
05/01/2024	04/30/2025	$2,236,509	$128,333	$160,591	$0	$2,525,433
05/01/2025	04/30/2026	$2,163,191	$142,202	$217,159	$0	$2,522,552
05/01/2026	04/30/2027	$2,092,553	$166,141	$246,822	$0	$2,505,516
05/01/2027	04/30/2028	$2,020,165	$179,741	$271,454	$0	$2,471,360
05/01/2028	04/30/2029	$1,945,749	$192,192	$297,742	$2,084	$2,437,767
05/01/2029	04/30/2030	$1,869,495	$218,852	$335,823	$4,008	$2,428,178
05/01/2030	04/30/2031	$1,791,564	$230,480	$350,046	$3,930	$2,376,020
05/01/2031	04/30/2032	$1,716,626	$230,903	$373,350	$3,849	$2,324,728
05/01/2032	04/30/2033	$1,635,778	$244,231	$407,228	$3,762	$2,290,999
05/01/2033	04/30/2034	$1,553,791	$255,425	$419,919	$6,365	$2,235,500
05/01/2034	04/30/2035	$1,470,931	$254,739	$436,156	$22,480	$2,184,306
05/01/2035	04/30/2036	$1,387,514	$269,599	$452,255	$36,560	$2,145,928
05/01/2036	04/30/2037	$1,303,902	$275,494	$466,229	$37,699	$2,083,324
05/01/2037	04/30/2038	$1,220,507	$274,251	$479,456	$38,478	$2,012,692
05/01/2038	04/30/2039	$1,137,764	$278,852	$481,185	$39,861	$1,937,662
05/01/2039	04/30/2040	$1,056,111	$278,075	$488,650	$46,212	$1,869,048
05/01/2040	04/30/2041	$975,967	$282,481	$488,195	$51,988	$1,798,631
05/01/2041	04/30/2042	$897,721	$277,926	$485,974	$61,446	$1,723,067
05/01/2042	04/30/2043	$821,730	$275,899	$478,886	$68,205	$1,644,720
05/01/2043	04/30/2044	$748,332	$277,903	$480,270	$73,090	$1,579,595
05/01/2044	04/30/2045	$677,850	$271,062	$474,736	$87,872	$1,511,520
05/01/2045	04/30/2046	$610,591	$275,206	$473,943	$102,351	$1,462,091
05/01/2046	04/30/2047	$546,841	$279,624	$467,658	$112,058	$1,406,181
05/01/2047	04/30/2048	$486,819	$270,540	$462,709	$120,311	$1,340,379
05/01/2048	04/30/2049	$430,676	$267,498	$459,650	$126,674	$1,284,498
05/01/2049	04/30/2050	$378,522	$262,112	$452,232	$135,355	$1,228,221
05/01/2050	04/30/2051	$330,425	$256,343	$444,160	$148,976	$1,179,904

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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

			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
12/31/2022	04/30/2023	N/A	$0	$50,476	$50,476
05/01/2023	04/30/2024	395	$13,825	$263,960	$277,785
05/01/2024	04/30/2025	461	$16,135	$138,190	$154,325
05/01/2025	04/30/2026	456	$15,960	$138,365	$154,325
05/01/2026	04/30/2027	456	$15,960	$138,365	$154,325
05/01/2027	04/30/2028	378	$13,230	$141,095	$154,325
05/01/2028	04/30/2029	373	$13,055	$141,270	$154,325
05/01/2029	04/30/2030	366	$12,810	$141,515	$154,325
05/01/2030	04/30/2031	361	$12,635	$141,690	$154,325
05/01/2031	04/30/2032	354	$18,408	$135,917	$154,325
05/01/2032	04/30/2033	348	$18,096	$136,229	$154,325
05/01/2033	04/30/2034	345	$17,940	$136,385	$154,325
05/01/2034	04/30/2035	342	$17,784	$136,541	$154,325
05/01/2035	04/30/2036	338	$17,576	$136,749	$154,325
05/01/2036	04/30/2037	335	$17,420	$136,905	$154,325
05/01/2037	04/30/2038	330	$17,160	$137,165	$154,325
05/01/2038	04/30/2039	324	$16,848	$137,477	$154,325
05/01/2039	04/30/2040	320	$16,640	$137,685	$154,325
05/01/2040	04/30/2041	314	$16,328	$137,997	$154,325
05/01/2041	04/30/2042	307	$15,964	$138,361	$154,325
05/01/2042	04/30/2043	301	$15,652	$138,673	$154,325
05/01/2043	04/30/2044	295	$15,340	$138,985	$154,325
05/01/2044	04/30/2045	288	$14,976	$139,349	$154,325
05/01/2045	04/30/2046	282	$14,664	$139,661	$154,325
05/01/2046	04/30/2047	275	$14,300	$140,025	$154,325
05/01/2047	04/30/2048	270	$14,040	$140,285	$154,325
05/01/2048	04/30/2049	264	$13,728	$140,597	$154,325
05/01/2049	04/30/2050	258	$13,416	$140,909	$154,325
05/01/2050	04/30/2051	252	$13,104	$141,221	$154,325

Participant count incorporates CBU adjustment of 3.9% for 10 years and 1.0% decrease thereafter
Projected PBGC Premium developed using PBGC rate of $35 per participant through 4/30/2031 and $52 per participant thereafter.
** Participant counts through PYB 2025 have been adjusted based on actual counts extracted from the actuarial valuations.
Counts are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

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:	IW 79 Pension Fund	
EIN:	54-6071250	
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:	12/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,635,137	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:	05/01/2029	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:	5.85%	
SFA Interest Rate:	3.77%	

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))
12/31/2022	04/30/2023	$275,678	$0	$0	($852,861)	$0	($50,476)	($903,337)	$163,650	$12,895,450	$0	128,825	$7,000,919
05/01/2023	04/30/2024	$1,314,120	$0	$0	($2,542,488)	$0	($277,785)	($2,820,273)	$433,488	$10,508,665	$0	$447,445	$8,762,484
05/01/2024	04/30/2025	$1,520,328	$0	$0	($2,525,433)	$0	($154,325)	($2,679,758)	$346,131	$8,175,038	$0	$556,443	$10,839,255
05/01/2025	04/30/2026	$1,584,680	$0	$0	($2,522,552)	$0	($154,325)	($2,676,877)	$258,207	$5,756,368	$0	$679,790	$13,103,725
05/01/2026	04/30/2027	$1,584,680	$0	$0	($2,505,516)	$0	($154,325)	($2,659,841)	$167,341	$3,263,868	$0	$812,261	$15,500,666
05/01/2027	04/30/2028	$924,294	$0	$0	($2,471,360)	$0	($154,325)	($2,625,685)	$74,012	$712,195	$0	$933,440	$17,358,400
05/01/2028	04/30/2029	$888,244	$0	$0	($2,437,767)	$0	($154,325)	($712,195)	$0	$0	($1,879,897)	$986,873	$17,353,620
05/01/2029	04/30/2030	$853,601	$0	$0	($2,428,178)	$0	($154,325)	$0	$0	$0	($2,582,503)	$965,335	$16,590,053
05/01/2030	04/30/2031	$820,309	$0	$0	($2,376,020)	$0	($154,325)	$0	$0	$0	($2,530,345)	$921,210	$15,801,227
05/01/2031	04/30/2032	$788,319	$0	$0	($2,324,728)	$0	($154,325)	$0	$0	$0	($2,479,053)	$875,621	$14,986,114
05/01/2032	04/30/2033	$757,575	$0	$0	($2,290,999)	$0	($154,325)	$0	$0	$0	($2,445,324)	$828,023	$14,126,388
05/01/2033	04/30/2034	$750,001	$0	$0	($2,235,500)	$0	($154,325)	$0	$0	$0	($2,389,825)	$779,111	$13,265,675
05/01/2034	04/30/2035	$742,504	$0	$0	($2,184,306)	$0	($154,325)	$0	$0	$0	($2,338,631)	$730,019	$12,399,567
05/01/2035	04/30/2036	$735,077	$0	$0	($2,145,928)	$0	($154,325)	$0	$0	$0	($2,300,253)	$680,244	$11,514,635
05/01/2036	04/30/2037	$727,727	$0	$0	($2,083,324)	$0	($154,325)	$0	$0	$0	($2,237,649)	$630,069	$10,634,782
05/01/2037	04/30/2038	$720,447	$0	$0	($2,012,692)	$0	($154,325)	$0	$0	$0	($2,167,017)	$580,424	$9,768,636
05/01/2038	04/30/2039	$713,244	$0	$0	($1,937,662)	$0	($154,325)	$0	$0	$0	($2,091,987)	$531,710	$8,921,603
05/01/2039	04/30/2040	$706,111	$0	$0	($1,869,048)	$0	($154,325)	$0	$0	$0	($2,023,373)	$483,931	$8,088,272
05/01/2040	04/30/2041	$699,048	$0	$0	($1,798,631)	$0	($154,325)	$0	$0	$0	($1,952,956)	$437,008	$7,271,372
05/01/2041	04/30/2042	$692,055	$0	$0	($1,723,067)	$0	($154,325)	$0	$0	$0	($1,877,392)	$391,197	$6,477,232
05/01/2042	04/30/2043	$685,132	$0	$0	($1,644,720)	$0	($154,325)	$0	$0	$0	($1,799,045)	$346,799	$5,710,118
05/01/2043	04/30/2044	$678,279	$0	$0	($1,579,595)	$0	($154,325)	$0	$0	$0	($1,733,920)	$303,603	$4,958,080
05/01/2044	04/30/2045	$671,496	$0	$0	($1,511,520)	$0	($154,325)	$0	$0	$0	($1,665,845)	$261,376	$4,225,107
05/01/2045	04/30/2046	$664,783	$0	$0	($1,462,091)	$0	($154,325)	$0	$0	$0	($1,616,416)	$219,729	$3,493,203
05/01/2046	04/30/2047	$658,133	$0	$0	($1,406,181)	$0	($154,325)	$0	$0	$0	($1,560,506)	$178,333	$2,769,163
05/01/2047	04/30/2048	$651,553	$0	$0	($1,340,379)	$0	($154,325)	$0	$0	$0	($1,494,704)	$137,684	$2,063,696
05/01/2048	04/30/2049	$645,036	$0	$0	($1,284,498)	$0	($154,325)	$0	$0	$0	($1,438,823)	$97,838	$1,367,747
05/01/2049	04/30/2050	$638,589	$0	$0	($1,228,221)	$0	($154,325)	$0	$0	$0	($1,382,546)	$58,562	$682,352
05/01/2050	04/30/2051	$632,205	$0	$0	($1,179,904)	$0	($154,325)	$0	$0	$0	($1,334,229)	$19,675	$3

TEMPLATE 4A - Sheet 4A-5

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

v20221102p

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund	
EIN:	54-6071250	
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:	12/31/2022	
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:	5.85%	
SFA Interest Rate:	3.77%	

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))
12/31/2022	04/30/2023												
05/01/2023	04/30/2024												
05/01/2024	04/30/2025												
05/01/2025	04/30/2026												
05/01/2026	04/30/2027												
05/01/2027	04/30/2028												
05/01/2028	04/30/2029												
05/01/2029	04/30/2030												
05/01/2030	04/30/2031												
05/01/2031	04/30/2032												
05/01/2032	04/30/2033												
05/01/2033	04/30/2034												
05/01/2034	04/30/2035												
05/01/2035	04/30/2036												
05/01/2036	04/30/2037												
05/01/2037	04/30/2038												
05/01/2038	04/30/2039												
05/01/2039	04/30/2040												
05/01/2040	04/30/2041												
05/01/2041	04/30/2042												
05/01/2042	04/30/2043												
05/01/2043	04/30/2044												
05/01/2044	04/30/2045												
05/01/2045	04/30/2046												
05/01/2046	04/30/2047												
05/01/2047	04/30/2048												
05/01/2048	04/30/2049												
05/01/2049	04/30/2050												
05/01/2050	04/30/2051												

TEMPLATE 5A

v20220802p

Baseline - 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 5A Plan Name* , where "Plan Name" is an abbreviated version of the plan name.

Instructions for Section C, Item (5) of the Instructions for Filing Requirements for Multiemployer Plans Applying for Special Financial Assistance:

This Template 5A 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 that were 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).

Provide a separate deterministic projection ("Baseline") using the same calculation methodology used to determine the requested SFA amount, in the same format as Template 4A (Sheets 4A-2, 4A-3, and either 4A-4 or 4A-5) that shows the amount of SFA that would be determined if all underlying assumptions and methods used in the projection were the same as those used in the pre-2021 certification of plan status, except the plan's non-SFA interest rate and SFA interest rate, which should be the same as used in Template 4A (Sheet 4A-1).

For purposes of this Template 5A, any assumption change made in accordance with Section III, Acceptable Assumption Changes, in PBGC's SFA assumptions guidance should be reflected in this Baseline calculation of the SFA amount and supporting projection information, except that an assumption change for “missing” terminated vested participants described in Section III.E of PBGC’s SFA assumptions guidance should not be reflected in the Baseline projections. See examples in the SFA instructions for Section C, Item (5).

Additional instructions for each individual worksheet:

Sheet

5A-1 Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

5A-2 Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

5A-3 Baseline - 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 Baseline SFA amount 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 5A-3.

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 the Baseline SFA amount under the "increasing assets method" described in § 4262.4(a)(2)(i). Unlike Sheet 4A-5, it is not necessary to identify the projected SFA exhaustion year in Sheet 5A-3.

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 5A - Sheet 5A-1

v20220802p

Baseline - Benefit Payments for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing asset

See Template 4A instructions for Sheet 4A-2, except provide the benefit payment projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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
12/31/2022	04/30/2023	$788,455	$37,987	$26,419	$0	$852,861
05/01/2023	04/30/2024	$2,302,409	$125,376	$114,703	$0	$2,542,488
05/01/2024	04/30/2025	$2,236,509	$128,333	$160,591	$0	$2,525,433
05/01/2025	04/30/2026	$2,163,191	$142,202	$217,159	$0	$2,522,552
05/01/2026	04/30/2027	$2,092,553	$166,141	$246,822	$0	$2,505,516
05/01/2027	04/30/2028	$2,020,165	$179,741	$271,454	$0	$2,471,360
05/01/2028	04/30/2029	$1,945,749	$192,192	$297,742	$1,382	$2,437,065
05/01/2029	04/30/2030	$1,869,495	$218,852	$335,823	$2,525	$2,426,695
05/01/2030	04/30/2031	$1,791,564	$230,480	$350,046	$3,582	$2,375,672
05/01/2031	04/30/2032	$1,716,626	$230,903	$373,350	$4,768	$2,325,647
05/01/2032	04/30/2033	$1,635,778	$244,231	$407,228	$5,809	$2,293,046
05/01/2033	04/30/2034	$1,553,791	$255,425	$419,919	$8,239	$2,237,374
05/01/2034	04/30/2035	$1,470,931	$254,739	$436,156	$19,408	$2,181,234
05/01/2035	04/30/2036	$1,387,514	$269,599	$452,255	$29,540	$2,138,908
05/01/2036	04/30/2037	$1,303,902	$275,494	$466,229	$39,393	$2,085,018
05/01/2037	04/30/2038	$1,220,507	$274,251	$479,456	$50,180	$2,024,394
05/01/2038	04/30/2039	$1,137,764	$278,852	$481,185	$60,425	$1,958,226
05/01/2039	04/30/2040	$1,056,111	$278,075	$488,650	$71,332	$1,894,168
05/01/2040	04/30/2041	$975,967	$282,481	$488,195	$81,272	$1,827,915
05/01/2041	04/30/2042	$897,721	$277,926	$485,974	$94,101	$1,755,722
05/01/2042	04/30/2043	$821,730	$275,899	$478,886	$105,150	$1,681,665
05/01/2043	04/30/2044	$748,332	$277,903	$480,270	$117,087	$1,623,592
05/01/2044	04/30/2045	$677,850	$271,062	$474,736	$135,023	$1,558,671
05/01/2045	04/30/2046	$610,591	$275,206	$473,943	$151,490	$1,511,230
05/01/2046	04/30/2047	$546,841	$279,624	$467,658	$169,039	$1,463,162
05/01/2047	04/30/2048	$486,819	$270,540	$462,709	$186,705	$1,406,773
05/01/2048	04/30/2049	$430,676	$267,498	$459,650	$203,606	$1,361,430
05/01/2049	04/30/2050	$378,522	$262,112	$452,232	$220,738	$1,313,604
05/01/2050	04/30/2051	$330,425	$256,343	$444,160	$240,492	$1,271,420

TEMPLATE 5A - Sheet 5A-2

v20220802p

Baseline - Participant Count and Administrative Expenses for the "basic method", or for MPRA plans for which the requested amount of SFA is determined under the "increasing assets method"

See Template 4A instructions for Sheet 4A-3, except provide the projected total participant count and administrative expense projection used to determine the Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
SFA Measurement Date:	12/31/2022

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

			PROJECTED ADMINISTRATIVE EXPENSES for:		
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Participant Count at Beginning of Plan Year	PBGC Premiums	Other	Total
12/31/2022	04/30/2023	N/A	$0	$38,698	$38,698
05/01/2023	04/30/2024	405	$14,175	$227,601	$241,776
05/01/2024	04/30/2025	404	$14,140	$104,176	$118,316
05/01/2025	04/30/2026	404	$14,140	$104,176	$118,316
05/01/2026	04/30/2027	402	$14,070	$104,246	$118,316
05/01/2027	04/30/2028	400	$14,000	$104,316	$118,316
05/01/2028	04/30/2029	399	$13,965	$104,351	$118,316
05/01/2029	04/30/2030	397	$13,895	$104,421	$118,316
05/01/2030	04/30/2031	396	$13,860	$104,456	$118,316
05/01/2031	04/30/2032	392	$20,384	$97,932	$118,316
05/01/2032	04/30/2033	390	$20,280	$98,036	$118,316
05/01/2033	04/30/2034	389	$20,228	$98,088	$118,316
05/01/2034	04/30/2035	386	$20,072	$98,244	$118,316
05/01/2035	04/30/2036	384	$19,968	$98,348	$118,316
05/01/2036	04/30/2037	383	$19,916	$98,400	$118,316
05/01/2037	04/30/2038	380	$19,760	$98,556	$118,316
05/01/2038	04/30/2039	378	$19,656	$98,660	$118,316
05/01/2039	04/30/2040	374	$19,448	$98,868	$118,316
05/01/2040	04/30/2041	371	$19,292	$99,024	$118,316
05/01/2041	04/30/2042	367	$19,084	$99,232	$118,316
05/01/2042	04/30/2043	364	$18,928	$99,388	$118,316
05/01/2043	04/30/2044	360	$18,720	$99,596	$118,316
05/01/2044	04/30/2045	356	$18,512	$99,804	$118,316
05/01/2045	04/30/2046	352	$18,304	$100,012	$118,316
05/01/2046	04/30/2047	348	$18,096	$100,220	$118,316
05/01/2047	04/30/2048	345	$17,940	$100,376	$118,316
05/01/2048	04/30/2049	341	$17,732	$100,584	$118,316
05/01/2049	04/30/2050	338	$17,576	$100,740	$118,316
05/01/2050	04/30/2051	335	$17,420	$100,896	$118,316

TEMPLATE 5A - Sheet 5A-3 v20220802p

Baseline - 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 Baseline SFA amount.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$10,426,059
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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 5A-1)	(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 5A-2)	(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))
12/31/2022	04/30/2023	$375,900	$0	$0	($852,861)	$0	($38,698)	($891,559)	$123,892	$9,658,392	$0	129,779	$7,102,095
05/01/2023	04/30/2024	$1,127,700	$0	$0	($2,542,488)	$0	($241,776)	($2,784,264)	$312,124	$7,186,252	$0	$447,989	$8,677,784
05/01/2024	04/30/2025	$1,127,700	$0	$0	($2,525,433)	$0	($118,316)	($2,643,749)	$221,548	$4,764,051	$0	$540,167	$10,345,651
05/01/2025	04/30/2026	$1,127,700	$0	$0	($2,522,552)	$0	($118,316)	($2,640,868)	$130,285	$2,253,468	$0	$637,737	$12,111,088
05/01/2026	04/30/2027	$1,127,700	$0	$0	($2,505,516)	$0	($118,316)	($2,253,468)	$0	$0	($370,364)	$730,336	$13,598,760
05/01/2027	04/30/2028	$1,127,700	$0	$0	($2,471,360)	$0	($118,316)	$0	$0	$0	($2,589,676)	$753,372	$12,890,156
05/01/2028	04/30/2029	$1,127,700	$0	$0	($2,437,065)	$0	($118,316)	$0	$0	$0	($2,555,381)	$712,908	$12,175,383
05/01/2029	04/30/2030	$1,127,700	$0	$0	($2,426,695)	$0	($118,316)	$0	$0	$0	($2,545,011)	$671,393	$11,429,465
05/01/2030	04/30/2031	$1,127,700	$0	$0	($2,375,672)	$0	($118,316)	$0	$0	$0	($2,493,988)	$629,228	$10,692,405
05/01/2031	04/30/2032	$1,127,700	$0	$0	($2,325,647)	$0	($118,316)	$0	$0	$0	($2,443,963)	$587,552	$9,963,694
05/01/2032	04/30/2033	$1,127,700	$0	$0	($2,293,046)	$0	($118,316)	$0	$0	$0	($2,411,362)	$545,863	$9,225,895
05/01/2033	04/30/2034	$1,127,700	$0	$0	($2,237,374)	$0	($118,316)	$0	$0	$0	($2,355,690)	$504,307	$8,502,212
05/01/2034	04/30/2035	$1,127,700	$0	$0	($2,181,234)	$0	($118,316)	$0	$0	$0	($2,299,550)	$463,590	$7,793,952
05/01/2035	04/30/2036	$1,127,700	$0	$0	($2,138,908)	$0	($118,316)	$0	$0	$0	($2,257,224)	$423,377	$7,087,805
05/01/2036	04/30/2037	$1,127,700	$0	$0	($2,085,018)	$0	($118,316)	$0	$0	$0	($2,203,334)	$383,621	$6,395,792
05/01/2037	04/30/2038	$1,127,700	$0	$0	($2,024,394)	$0	($118,316)	$0	$0	$0	($2,142,710)	$344,887	$5,725,669
05/01/2038	04/30/2039	$1,127,700	$0	$0	($1,958,226)	$0	($118,316)	$0	$0	$0	($2,076,542)	$307,592	$5,084,419
05/01/2039	04/30/2040	$1,127,700	$0	$0	($1,894,168)	$0	($118,316)	$0	$0	$0	($2,012,484)	$271,926	$4,471,561
05/01/2040	04/30/2041	$1,127,700	$0	$0	($1,827,915)	$0	($118,316)	$0	$0	$0	($1,946,231)	$237,985	$3,891,015
05/01/2041	04/30/2042	$1,127,700	$0	$0	($1,755,722)	$0	($118,316)	$0	$0	$0	($1,874,038)	$206,104	$3,350,781
05/01/2042	04/30/2043	$1,127,700	$0	$0	($1,681,665)	$0	($118,316)	$0	$0	$0	($1,799,981)	$176,636	$2,855,136
05/01/2043	04/30/2044	$1,127,700	$0	$0	($1,623,592)	$0	($118,316)	$0	$0	$0	($1,741,908)	$149,315	$2,390,243
05/01/2044	04/30/2045	$1,127,700	$0	$0	($1,558,671)	$0	($118,316)	$0	$0	$0	($1,676,987)	$123,991	$1,964,947
05/01/2045	04/30/2046	$1,127,700	$0	$0	($1,511,230)	$0	($118,316)	$0	$0	$0	($1,629,546)	$100,479	$1,563,580
05/01/2046	04/30/2047	$1,127,700	$0	$0	($1,463,162)	$0	($118,316)	$0	$0	$0	($1,581,478)	$78,385	$1,188,187
05/01/2047	04/30/2048	$1,127,700	$0	$0	($1,406,773)	$0	($118,316)	$0	$0	$0	($1,525,089)	$58,051	$848,849
05/01/2048	04/30/2049	$1,127,700	$0	$0	($1,361,430)	$0	($118,316)	$0	$0	$0	($1,479,746)	$39,507	$536,310
05/01/2049	04/30/2050	$1,127,700	$0	$0	($1,313,604)	$0	($118,316)	$0	$0	$0	($1,431,920)	$22,602	$254,692
05/01/2050	04/30/2051	$1,127,700	$0	$0	($1,271,420)	$0	($118,316)	$0	$0	$0	($1,389,736)	$7,344	$0

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:	IW 79 Pension Fund
EIN:	54-6071250
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 in Template 4A.
1	Baseline	N/A	$10,426,059	From Template 5A.
2	CBU Assumption	$2,644,837	$13,070,896	Show details supporting the SFA amount on Sheet 6A-2.
3	Administrative Expense Assumption	$564,241	$13,635,137	Show details supporting the SFA amount on Sheet 6A-3.
4	N/A	$0	$13,635,137	Show details supporting the SFA amount on Sheet 6A-4.
5	N/A	$0	$13,635,137	Show details supporting the SFA amount on Sheet 6A-5.

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):	CBU Adjustment

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,070,896
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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))
12/31/2022	04/30/2023	275,678	0	0	(852,861)	0	(38,698)	($891,559)	$156,720	12,336,057	$0	128,825	7,000,919
05/01/2023	04/30/2024	1,314,120	0	0	(2,542,488)	0	(241,776)	($2,784,264)	413,072	9,964,865	$0	447,445	8,762,484
05/01/2024	04/30/2025	1,520,328	0	0	(2,525,433)	0	(118,316)	($2,643,749)	326,302	7,647,418	$0	556,443	10,839,255
05/01/2025	04/30/2026	1,584,680	0	0	(2,522,552)	0	(118,316)	($2,640,868)	238,988	5,245,538	$0	679,790	13,103,725
05/01/2026	04/30/2027	1,584,680	0	0	(2,505,516)	0	(118,316)	($2,623,832)	148,755	2,770,461	$0	812,261	15,500,666
05/01/2027	04/30/2028	924,294	0	0	(2,471,360)	0	(118,316)	($2,589,676)	56,083	236,868	$0	933,440	17,358,400
05/01/2028	04/30/2029	888,244	0	0	(2,437,767)	0	(118,316)	($236,868)	0	0	($2,319,215)	974,205	16,901,634
05/01/2029	04/30/2030	853,601	0	0	(2,428,178)	0	(118,316)	$0	0	0	($2,546,494)	939,932	16,148,673
05/01/2030	04/30/2031	820,309	0	0	(2,376,020)	0	(118,316)	$0	0	0	($2,494,336)	896,428	15,371,074
05/01/2031	04/30/2032	788,319	0	0	(2,324,728)	0	(118,316)	$0	0	0	($2,443,044)	851,495	14,567,844
05/01/2032	04/30/2033	757,575	0	0	(2,290,999)	0	(118,316)	$0	0	0	($2,409,315)	804,592	13,720,696
05/01/2033	04/30/2034	750,001	0	0	(2,235,500)	0	(118,316)	$0	0	0	($2,353,816)	756,416	12,873,297
05/01/2034	04/30/2035	742,504	0	0	(2,184,306)	0	(118,316)	$0	0	0	($2,302,622)	708,103	12,021,282
05/01/2035	04/30/2036	735,077	0	0	(2,145,928)	0	(118,316)	$0	0	0	($2,264,244)	659,153	11,151,268
05/01/2036	04/30/2037	727,727	0	0	(2,083,324)	0	(118,316)	$0	0	0	($2,201,640)	609,850	10,287,205
05/01/2037	04/30/2038	720,447	0	0	(2,012,692)	0	(118,316)	$0	0	0	($2,131,008)	561,129	9,437,773
05/01/2038	04/30/2039	713,244	0	0	(1,937,662)	0	(118,316)	$0	0	0	($2,055,978)	513,393	8,608,432
05/01/2039	04/30/2040	706,111	0	0	(1,869,048)	0	(118,316)	$0	0	0	($1,987,364)	466,649	7,793,828
05/01/2040	04/30/2041	699,048	0	0	(1,798,631)	0	(118,316)	$0	0	0	($1,916,947)	420,822	6,996,751
05/01/2041	04/30/2042	692,055	0	0	(1,723,067)	0	(118,316)	$0	0	0	($1,841,383)	376,170	6,223,593
05/01/2042	04/30/2043	685,132	0	0	(1,644,720)	0	(118,316)	$0	0	0	($1,763,036)	333,000	5,478,689
05/01/2043	04/30/2044	678,279	0	0	(1,579,595)	0	(118,316)	$0	0	0	($1,697,911)	291,103	4,750,160
05/01/2044	04/30/2045	671,496	0	0	(1,511,520)	0	(118,316)	$0	0	0	($1,629,836)	250,251	4,042,071
05/01/2045	04/30/2046	664,783	0	0	(1,462,091)	0	(118,316)	$0	0	0	($1,580,407)	210,060	3,336,507
05/01/2046	04/30/2047	658,133	0	0	(1,406,181)	0	(118,316)	$0	0	0	($1,524,497)	170,205	2,640,348
05/01/2047	04/30/2048	651,553	0	0	(1,340,379)	0	(118,316)	$0	0	0	($1,458,695)	131,187	1,964,393
05/01/2048	04/30/2049	645,036	0	0	(1,284,498)	0	(118,316)	$0	0	0	($1,402,814)	93,067	1,299,682
05/01/2049	04/30/2050	638,589	0	0	(1,228,221)	0	(118,316)	$0	0	0	($1,346,537)	55,618	647,352
05/01/2050	04/30/2051	632,205	0	0	(1,179,904)	0	(118,316)	$0	0	0	($1,298,220)	18,666	3

TEMPLATE 6A - Sheet 6A-3

Item Description (from 6A-1):	Administrative Expense Adjustment

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	12/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	$6,596,416
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	$13,635,137
Non-SFA Interest Rate:	5.85%
SFA Interest Rate:	3.77%

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))
12/31/2022	04/30/2023	275,678	0	0	(852,861)	0	(50,476)	($903,337)	$163,650	12,895,450	$0	128,825	7,000,919
05/01/2023	04/30/2024	1,314,120	0	0	(2,542,488)	0	(277,785)	($2,820,273)	433,488	10,508,665	$0	447,445	8,762,484
05/01/2024	04/30/2025	1,520,328	0	0	(2,525,433)	0	(154,325)	($2,679,758)	346,131	8,175,038	$0	556,443	10,839,255
05/01/2025	04/30/2026	1,584,680	0	0	(2,522,552)	0	(154,325)	($2,676,877)	258,207	5,756,368	$0	679,790	13,103,725
05/01/2026	04/30/2027	1,584,680	0	0	(2,505,516)	0	(154,325)	($2,659,841)	167,341	3,263,868	$0	812,261	15,500,666
05/01/2027	04/30/2028	924,294	0	0	(2,471,360)	0	(154,325)	($2,625,685)	74,012	712,195	$0	933,440	17,358,400
05/01/2028	04/30/2029	888,244	0	0	(2,437,767)	0	(154,325)	($712,195)	0	0	($1,879,897)	986,873	17,353,620
05/01/2029	04/30/2030	853,601	0	0	(2,428,178)	0	(154,325)	$0	0	0	($2,582,503)	965,335	16,590,053
05/01/2030	04/30/2031	820,309	0	0	(2,376,020)	0	(154,325)	$0	0	0	($2,530,345)	921,210	15,801,227
05/01/2031	04/30/2032	788,319	0	0	(2,324,728)	0	(154,325)	$0	0	0	($2,479,053)	875,621	14,986,114
05/01/2032	04/30/2033	757,575	0	0	(2,290,999)	0	(154,325)	$0	0	0	($2,445,324)	828,023	14,126,388
05/01/2033	04/30/2034	750,001	0	0	(2,235,500)	0	(154,325)	$0	0	0	($2,389,825)	779,111	13,265,675
05/01/2034	04/30/2035	742,504	0	0	(2,184,306)	0	(154,325)	$0	0	0	($2,338,631)	730,019	12,399,567
05/01/2035	04/30/2036	735,077	0	0	(2,145,928)	0	(154,325)	$0	0	0	($2,300,253)	680,244	11,514,635
05/01/2036	04/30/2037	727,727	0	0	(2,083,324)	0	(154,325)	$0	0	0	($2,237,649)	630,069	10,634,782
05/01/2037	04/30/2038	720,447	0	0	(2,012,692)	0	(154,325)	$0	0	0	($2,167,017)	580,424	9,768,636
05/01/2038	04/30/2039	713,244	0	0	(1,937,662)	0	(154,325)	$0	0	0	($2,091,987)	531,710	8,921,603
05/01/2039	04/30/2040	706,111	0	0	(1,869,048)	0	(154,325)	$0	0	0	($2,023,373)	483,931	8,088,272
05/01/2040	04/30/2041	699,048	0	0	(1,798,631)	0	(154,325)	$0	0	0	($1,952,956)	437,008	7,271,372
05/01/2041	04/30/2042	692,055	0	0	(1,723,067)	0	(154,325)	$0	0	0	($1,877,392)	391,197	6,477,232
05/01/2042	04/30/2043	685,132	0	0	(1,644,720)	0	(154,325)	$0	0	0	($1,799,045)	346,799	5,710,118
05/01/2043	04/30/2044	678,279	0	0	(1,579,595)	0	(154,325)	$0	0	0	($1,733,920)	303,603	4,958,080
05/01/2044	04/30/2045	671,496	0	0	(1,511,520)	0	(154,325)	$0	0	0	($1,665,845)	261,376	4,225,107
05/01/2045	04/30/2046	664,783	0	0	(1,462,091)	0	(154,325)	$0	0	0	($1,616,416)	219,729	3,493,203
05/01/2046	04/30/2047	658,133	0	0	(1,406,181)	0	(154,325)	$0	0	0	($1,560,506)	178,333	2,769,163
05/01/2047	04/30/2048	651,553	0	0	(1,340,379)	0	(154,325)	$0	0	0	($1,494,704)	137,684	2,063,696
05/01/2048	04/30/2049	645,036	0	0	(1,284,498)	0	(154,325)	$0	0	0	($1,438,823)	97,838	1,367,747
05/01/2049	04/30/2050	638,589	0	0	(1,228,221)	0	(154,325)	$0	0	0	($1,382,546)	58,562	682,352
05/01/2050	04/30/2051	632,205	0	0	(1,179,904)	0	(154,325)	$0	0	0	($1,334,229)	19,675	3

TEMPLATE 6A - Sheet 6A-4

Item Description (from 6A-1):	

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:	
EIN:	
PN:	
MPRA Plan?	
If a MPRA Plan, which method yields the greatest amount of SFA?	
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:	
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	(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))

TEMPLATE 6A - Sheet 6A-5

Item Description (from 6A-1):	

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:	
EIN:	
PN:	
MPRA Plan?	
If a MPRA Plan, which method yields the greatest amount of SFA?	
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:	
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	(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))

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:	IW 79 Pension Fund
EIN:	54-6071250
PN:	001

	(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	Constant CBUs for all years	Decrease from most recent plan year's actual number of CBUs by 3.9% per year to PYE 2033, then decrease CBU by 1.0% per year thereafter	The current CBU assumption is no longer reasonable. On 10/31/2022, the local office for Local 79 ceased to exist. It is forecasted that without the presence of a local, there will be less work designated to participants of the IW 79 Pension Plan. In addition to the dissolvement of Local 79, the IW 79 Pension Plan will no longer participate in the Money-Follows-the-Man reciprocal program effective 5/1/2023. The method used to determine the requested SFA amount is geometric average rate of change in CBUs over the most recent 10 plan years preceding the SFA measurement date. Development of the CBU each year is the total contributions received from the local jurisdiction as reported in the plan's annual audit over the applicable contribution rate in accordance with the CBA. The IW 79 Pension Plan’s Plan Year period spans from May 1st to April 30th. The Plan Year Ending 2021 and 2022 fall within the COVID Exclusion Period and have been excluded for determination of the CBU change, which equals 3.9%. Projections forecast a decrease of 3.9% per year to PYE 2033, then a decrease of 1.0% per year thereafter. The IW 79 Plan is forecasted to have a temporary increase in work through early 2027. The hours assumption has been modified to incorporate actual experience through PYB 2025 and is assumed to remain constant for PYB 2026; afterwards the hours assumption will return to the CBU adjustment assumption.
Administrative Expense Assumption	Annual $115,000	Annual $150,000 plus one-time charge of $120,000 for SFA app/svcs	The current administrative expense assumption is no longer reasonable. Adjustments to the administrative expense assumptions have been made primarily due to a change in professionals in 2023 and additional SFA obligations needed for each professional. Total expected increase in assumed administrative expense is $35,000 and a one-time charge of $120,000 for SFA application and services.
New Entrant Profile Assumption	none	Based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01): distributions of age, service, and gender are based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan’s SFA measurement date (reflecting all new entrants and rehires in those five plan years)	The prior actuary indicated that there was no new entrant data because no projections were prepared using an open group methodology. New Entrant data assumption under the Baseline and SFA calculations are based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01).

Version Updates

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

TEMPLATE 8

Contribution and Withdrawal Liability Details

File name: *Template 8 Plan Name* , where "Plan Name" is an abbreviated version of the plan name. v20220802p

Provide details of the projected contributions and withdrawal liability payments used to calculate the requested SFA amount. This should include total contributions, contribution base units (including identification of the base unit used (i.e., hourly, weekly)), average contribution rate(s), reciprocity contributions (if applicable), additional contributions from the rehabilitation plan (if applicable), and any other identifiable contribution streams. For withdrawal liability, separately show amounts for currently withdrawn employers and for future assumed withdrawals. Also provide the projected number of active participants at the beginning of each plan year.

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. For all other periods, provide the full plan year of information up to the plan year ending in 2051.

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
PN:	001

Unit (e.g. hourly, weekly)	Hourly

					All Other Sources of Non-Investment Income					
SFA Measurement Date / Plan Year Start Date	Plan Year End Date	Total Contributions*	Total Contribution Base Units	Average Contribution Rate	Reciprocity Contributions (if applicable)	Additional Rehab Plan Contributions (if applicable)	Other - Explain if Applicable	Withdrawal Liability Payments for Currently Withdrawn Employers	Withdrawal Liability Payments for Projected Future Withdrawals	Projected Number of Active Participants (Including New Entrants) at the Beginning of the Plan Year
12/31/2022	04/30/2023	$275,678	39,383	$7.00						124
05/01/2023	04/30/2024	$1,314,120	187,731	$7.00	$0	$0	$0	$0	$0	111
05/01/2024	04/30/2025	$1,520,328	217,190	$7.00	$0	$0	$0	$0	$0	188
05/01/2025	04/30/2026	$1,584,680	226,383	$7.00	$0	$0	$0	$0	$0	192
05/01/2026	04/30/2027	$1,584,680	226,383	$7.00	$0	$0	$0	$0	$0	192
05/01/2027	04/30/2028	$924,294	132,042	$7.00	$0	$0	$0	$0	$0	102
05/01/2028	04/30/2029	$888,244	126,892	$7.00	$0	$0	$0	$0	$0	98
05/01/2029	04/30/2030	$853,601	121,943	$7.00	$0	$0	$0	$0	$0	94
05/01/2030	04/30/2031	$820,309	117,187	$7.00	$0	$0	$0	$0	$0	90
05/01/2031	04/30/2032	$788,319	112,617	$7.00	$0	$0	$0	$0	$0	87
05/01/2032	04/30/2033	$757,575	108,225	$7.00	$0	$0	$0	$0	$0	83
05/01/2033	04/30/2034	$750,001	107,143	$7.00	$0	$0	$0	$0	$0	82
05/01/2034	04/30/2035	$742,504	106,072	$7.00	$0	$0	$0	$0	$0	82
05/01/2035	04/30/2036	$735,077	105,011	$7.00	$0	$0	$0	$0	$0	81
05/01/2036	04/30/2037	$727,727	103,961	$7.00	$0	$0	$0	$0	$0	80
05/01/2037	04/30/2038	$720,447	102,921	$7.00	$0	$0	$0	$0	$0	79
05/01/2038	04/30/2039	$713,244	101,892	$7.00	$0	$0	$0	$0	$0	78
05/01/2039	04/30/2040	$706,111	100,873	$7.00	$0	$0	$0	$0	$0	78
05/01/2040	04/30/2041	$699,048	99,864	$7.00	$0	$0	$0	$0	$0	77
05/01/2041	04/30/2042	$692,055	98,865	$7.00	$0	$0	$0	$0	$0	76
05/01/2042	04/30/2043	$685,132	97,876	$7.00	$0	$0	$0	$0	$0	75
05/01/2043	04/30/2044	$678,279	96,897	$7.00	$0	$0	$0	$0	$0	75
05/01/2044	04/30/2045	$671,496	95,928	$7.00	$0	$0	$0	$0	$0	74
05/01/2045	04/30/2046	$664,783	94,969	$7.00	$0	$0	$0	$0	$0	73
05/01/2046	04/30/2047	$658,133	94,019	$7.00	$0	$0	$0	$0	$0	72
05/01/2047	04/30/2048	$651,553	93,079	$7.00	$0	$0	$0	$0	$0	72
05/01/2048	04/30/2049	$645,036	92,148	$7.00	$0	$0	$0	$0	$0	71
05/01/2049	04/30/2050	$638,589	91,227	$7.00	$0	$0	$0	$0	$0	70
05/01/2050	04/30/2051	$632,205	90,315	$7.00	$0	$0	$0	$0	$0	70

* Total contributions shown here should be contributions based upon CBUs and should not include items separately shown in any columns under "All Other Sources of

** Total Contributions through 4/30/2026 are based on actual experience. Hours are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

** Participant counts through PYB 2025 have been adjusted based on actual counts extracted from the actuarial valuations. Counts are assumed to remain constant for PYB 2026 and then return to the CBU adjustment assumption.

Version Updates

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:	IW 79 Pension Plan
EIN:	54-6071250
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	12/01/2022	12/01/2022	N/A	
Census Data as of	*2019AVR IW 79.pdf page B-1 to 3*	05/01/2019	05/01/2022	05/01/2022	N/A	
DEMOGRAPHIC ASSUMPTIONS						
Base Mortality - Healthy	*2019AVR IW 79.pdf page B-1*	100% of the RP-2006 Blue Collar Mortality Tables (the RP 2014 table adjusted backward to 2006 with the MP- 2014 projection scale)	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Mortality Improvement - Healthy	*2019AVR IW 79.pdf page B-1*	projected forward using the MP-2018 projection scale	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Base Mortality - Disabled	*2019AVR IW 79.pdf page B-1*	100% of the RP-2006 Blue Collar Mortality Tables (the RP 2014 table adjusted backward to 2006 with the MP- 2014 projection scale)	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Mortality Improvement - Disabled	*2019AVR IW 79.pdf page B-1*	projected forward using the MP-2018 projection scale	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Retirement - Actives	*2019AVR IW 79.pdf page B-2*	Age / Retirement Rate 55 .20 56-57 .15 58-61 .05 62 .50 63-64 .15 65+ 1.00	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Retirement - TVs	*2019AVR IW 79.pdf page B-2*	Age 55 if eligibile for early retirement, otherwise age 65. Current age, if older	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Turnover	*2019AVR IW 79.pdf page B-2*	T-9 Turnover Table from The Actuary's Pension Handbook (less GAM 51 mortality) - specimen rates shown below: Assumed rate during first and second year of employment is 60%* and 40% for the third year. Age / Withdrawal Rate 25 .1722 30 .1583 35 .1370 40 .1125 45 .0843 50 .0506 55 .0173 60 .0016 * All newly reported participants are considered to have already worked their first year of employment.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Disability	*N/A*	N/A - disability benefit was eliminated for all participants not in pay status	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Optional Form Elections - Actives	*2019AVR IW 79.pdf page B-3*	All non-retired participants are assumed to elect the life only form of benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Optional Form Elections - TVs	*2019AVR IW 79.pdf page B-3*	All non-retired participants are assumed to elect the life only form of benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Marital Status	*2019AVR IW 79.pdf page B-3*	100% assumed married	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Spouse Age Difference	*2019AVR IW 79.pdf page B-3*	Male spouse 3 years older than his wife	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Active Participant Count	*2019AVR IW 79.pdf page 20*	146	124	124	Acceptable (Consistent with CBU assumption) Change	Data used is based on data used in 5/1/2022 Actuarial Valuation

Template 10 v20230727

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
PN:	001

	(A) Source of (B)	(B) Assumption/Method Used in Most Recent Certification of Plan Status Completed Prior to 1/1/2021	(C) Baseline Assumption/Method Used	(D) Final SFA Assumption/Method Used	(E) Category of assumption change from (B) to (D) per SFA Assumption Guidance	Comments
New Entrant Profile		none	Based on the Acceptable Assumption Change guidelines in the latest SFA Assumptions Guidance (PBGC SFA 23 01): distributions of age, service, and gender are based on the characteristics of the new entrants and rehires to the plan in the five plan years preceding the plan's SFA measurement date (reflecting all new entrants and rehires in those five plan years	same as baseline	Generally Acceptable Change	
Missing or Incomplete Data	*2019AVR IW 79.pdf page B-3*	Age of participants with unrecorded birth dates is based on average entry age of participants with recorded birth dates and same vesting status.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
"Missing" Terminated Vested Participant Assumption	*2019AVR IW 79.pdf page B-3*	Inactive vested participants over age 70 are assumed to have deceased and will not collect their benefit.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Treatment of Participants Working Past Retirement Date	*2019AVR IW 79.pdf page B-2*	100% retirement rate at age 65 and five years of service; Late adjustments are not made to benefits for active participants past normal retirement.	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Assumptions Related to Reciprocity		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Demographic Assumption 1	*treatment of benefits for terminated vested participants past normal retirement age*	An actuarial increase was made to benefits for each year assumed DOR was past normal retirement age for terminated vested participants past normal retirement. The mortality table and interest rate used to actuarially increase benefits for terminated vested participants retiring after normal retirement age is the Plan's definition of AEQ: Unisex Pension 1984 Mortality Table, set back 5 years for joint annuitants with 6.5% interest rate	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Demographic Assumption 2						
Other Demographic Assumption 3						

NON-DEMOGRAPHIC ASSUMPTIONS

Template 10 v20230727

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

PLAN INFORMATION

Abbreviated Plan Name:	IW 79 Pension Plan
EIN:	54-6071250
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
Contribution Base Units	*2019AVR IW 79.pdf page B-5*	183,300 hours for all plan years projected to insolvency in PY 2028-2029	161,100 hours for all plan years projected through the SFA projection period in 2051	Decrease from most recent plan year's actual number of CBUs by 3.9% per year to PYE 2033, then decrease CBU by 1.0% per year thereafter The IW 79 Plan is forecasted to have a temporary increase in work through early 2027. The hours assumption has been modified to incorporate actual experience through PYB 2025 and is assumed to remain constant for PYB 2026; afterwards the hours assumption will return to the CBU adjustment assumption.	Other Change	
Contribution Rate	*2019AVR IW 79.pdf page B-3*	$7.00 hourly contribution rate	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Administrative Expenses	*2019AVR IW 79.pdf page B-1*	$115,000 per year excluding investment expenses	Same as Pre-2021 Zone Cert	$150,000 per year excluding investment expenses plus a one-time charge of $120,000 for SFA application and services.	Other Change	
Assumed Withdrawal Payments - Currently Withdrawn Employers		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Assumed Withdrawal Payments -Future Withdrawals		none	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Other Assumption 1						
Other Assumption 2						
Other Assumption 3						
CASH FLOW TIMING ASSUMPTIONS						
Benefit Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Contribution Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Withdrawal Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	
Administrative Expense Timing		middle of year	beginning of year	same as baseline	Other Change	
Other Payment Timing		middle of year	Same as Pre-2021 Zone Cert	same as baseline	No Change	

Create additional rows as needed.