

**RETIREMENT PLAN OF BRICKLAYERS LOCAL  
NO. 1 OF RICHMOND PENSION FUND**

**REVISED APPLICATION FOR SPECIAL  
FINANCIAL ASSISTANCE**

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## A. Plan Identifying Information

Name of the Plan	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
Employer Identification Number	54-6060633
Three-digit Plan Number	001
Notice filer name	Ben Ablin
Role of filer	Plan Actuary
Total amount requested	\$12,942,251

## B. Plan Documents

### (1) Plan Documentation

#### a. Plan document and amendments

See attached documents labeled:

- Most recent plan document, file labeled: ***Richmond Brick Plan Document.pdf***
- All amendments since last restatement, file labeled: ***Richmond Brick – First Amendment.pdf***

#### b. Trust Agreement and amendments

See attached documents labeled:

- Most recent trust agreement, file labeled: ***Richmond Brick Trust Agreement.pdf***
- All amendments adopted since the last restatement, files labeled: ***Richmond Brick – 1<sup>st</sup> Trust Amendment.pdf, Richmond Brick – 2<sup>nd</sup> Trust Amendment.pdf***

#### c. Most recent IRS determination letter

See attached document labeled: ***Richmond Bricklayers – Determination Ltrr.pdf***

### (2) Actuarial Valuation Reports

See attached document labeled:

- ***2018AVR Richmond Brick.pdf***
- ***2019AVR Richmond Brick (2).xlsx***

No actuarial valuation reports were prepared after 2018 because the Plan became insolvent in the 2019/2020 Plan Year. Following our telephone discussion with Ms. Erika Bode and PBGC professionals on April 29, 2022, and June 27, 2022, we are attaching Excel worksheets with actuarial valuation results for 2019 but for which no actuarial valuation report was prepared.

**(3) Rehabilitation Plan**

The Rehabilitation Plan is attached, document labeled: ***Richmond Brick – Rehab Plan.pdf***

**(4) Form 5500**

See attached document labeled: ***2020Form5500 Richmond Brick Pension Fund.pdf***

**(5) Zone Certifications**

See attached documents labeled:

- ***2018Zone20180925 Richmond Brick (2).pdf***
- ***2019Zone20190927 Richmond Brick (2).pdf***
- ***2020Zone20200924 Richmond Brick (2).pdf***
- ***2021Zone20210927 Richmond Brick (2).pdf***

Assumptions were disclosed in the 2017 and 2018 valuation reports for the 2018 and 2019 certifications, respectively. No valuation reports were required after 2018, but the 2020 certification was based on the same actuarial assumptions in 2019 which were unchanged from those in the 2018 valuation report. Assumptions for the 2021 certification were attached as part of the certification.

**(6) Account Statements**

The most recent statement for the plan's bank account is attached as the following: ***Richmond Brick - March Bank Statement.pdf***

**(7) Plan's Financial Statements**

See attached document labeled: ***Richmond Brick – Financial Statement as of 6.30.21.pdf***

**(8) Withdrawal Liability Documentation**

See section 10.03 of the Plan Document

**(9) Death Audit and Census Data**

Documentation of the Plan's death audit obtained by a third party was provided with the last application. In addition, the Plan submitted census data to PBGC for an independent death audit. The results of the Plan's death audit and the independent death audit from PBGC were reflected in the census data used to determine the amount of SFA requested by the Plan.

**(10) Bank Information for Payment**

See attached document labeled: ***Richmond Brick – ACH Info.pdf***

## **C. Plan Data**

### **(1) Form 5500 projection**

The Plan is not required to respond Yes to line 8b(1) on the Form 5500 Schedule MB, therefore this is not required.

### **(2) Contributing Employers**

The Plan has less than 10,000 participants, therefore this is not required.

### **(3) Historical Plan Information**

See attached file labeled: *Template 3 Richmond Brick (2).xlsx*

### **(4) SFA Determination**

See attached file labeled: *Template 4a Richmond Brick (3).xlsx*

### **(5) Baseline Details**

See attached file labeled: *Template 5a Richmond Brick (3).xlsx*

### **(6) Reconciliation Details**

See attached file labeled: *Template 6a Richmond Brick (3).xlsx*

### **(7) Assumption/ Method Changes**

#### **a. Assumptions for SFA Eligibility**

The Plan is eligible under §4262.3(a)(4) and therefore under PBGC instructions, this is not required.

#### **b. Assumptions for SFA Amount**

See attached file labeled: *Template 7 Richmond Brick (3).xlsx*

### **(8) Contribution and Withdrawal Liability Detail**

See attached file labeled: *Template 8 Richmond Brick (3).xlsx*

### **(9) Participant Data**

The Plan has less than 350,000 participants, therefore this is not required.

### **(10) Assumption Summaries**

See attached file labeled: *Template 10 Richmond Brick (3).xlsx*

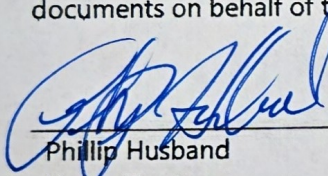
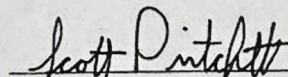
**Certification That The Plan Amendment To Reinstate Suspended Benefits Will Be Timely Adopted**

**Plan Name: Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund**

**EIN/PN: 54-6060633/001**

As required by 29 C.F.R. § 4262.7(e)(2) for the application for special financial assistance for the **Bricklayers Union Local No. 1 Pension Fund of Virginia** (the "Application" for the "Plan"), we, the members of the Board of Trustees of the Plan hereby certify that the proposed amendment to the Plan of Benefits of the Bricklayers Union Local No. 1 Pension Fund of Virginia, as amended and restated as of May 1, 2014, to reinstate benefits under the Plan that have been suspended under section 4245(a) of ERISA due to plan insolvency, which proposed amendment is submitted herewith as part of the Application, will be timely adopted upon approval by the Pension Benefit Guaranty Corporation of the Application.

Article V, Section 10 of the Restated Agreement and Declaration of Trust of the Bricklayers Local Union No. 1 Pension Fund of Virginia, as amended, authorizes the Fund's Chairman and Co-Chairman to sign documents on behalf of the Board of Trustees.

  
\_\_\_\_\_  
Phillip Husband  
Union Trustee  
\_\_\_\_\_  
Scott Pritchett  
Management Trustee

**Date:** October 17, 2025

## **D. Plan Statements**

### **(1) SFA request cover letter**

This is optional and therefore not attached.

### **(2) Plan Sponsor Information**

Board of Trustees of Bricklayers Union Local No. 1 Pension Fund of Virginia  
Lawrence C. Musgrove Associates, Inc.  
1299 S. Colorado St.  
Salem, VA 24153  
Phone: (540) 345-7735

#### **Plan Sponsor's Authorized Representatives**

Michael Shockley, Administrator  
Lawrence C. Musgrove Associates, Inc.  
1299 S. Colorado St  
Salem, VA 24153  
Phone: (540) 345-7735 x 112  
[mshockley@musgroveassoc.com](mailto:mshockley@musgroveassoc.com)

Mike Powers, Legal Counsel  
O'Donoghue & O'Donoghue LLP  
5301 Wisconsin Ave N.W., Suite 800  
Washington, DC 20015  
Phone: (202) 362-0041  
[mpowers@odonoghuelaw.com](mailto:mpowers@odonoghuelaw.com)

Ben Ablin, Actuary  
Horizon Actuarial Services, LLC  
8601 Georgia Avenue, Suite 905  
Silver Spring, MD 20910  
Phone: (919) 824-1799  
[ben.ablin@horizonactuarial.com](mailto:ben.ablin@horizonactuarial.com)

### **(3) Eligibility**

Bricklayers Union Local No. 1 Pension Fund of Virginia ("Fund") meets the eligibility requirements under §4262(b)(1)(D) of ERISA and §4262.3(a)(4) of PBGC's SFA regulation as the Fund became insolvent after December 16, 2014, has remained insolvent and has not terminated under section 4041A of ERISA as of March 11, 2021.

#### **(4) Priority Group Information**

The Plan's prior application was filed on or before March 11, 2023 and was later withdrawn. This is the Plan's first revised application submitted after March 11, 2023.

#### **(5) Assumed Future Contributions and Withdrawal Liability Payments**

##### **1. Contribution Base Units (CBUs) / Employer Contributions**

- 2020 zone certification
  - Based on actual contributions as shown in the Auditor's financial statements and staying constant, with projected active population also staying constant (at count of 22, actual CBUs and contribution rates.)
- SFA calculations
  - Future hours worked are assumed to be 1,198 per active participant, which reflects the actual average hours worked by the 22 active participants in the plan year prior to the July 1, 2021 census date.
  - The number of active participants (and total CBUs) is assumed to decline at a rate of 3% per year for 10 years followed by 1% per year thereafter.
  - The employer contribution rate is assumed to be \$2.78 per hour for all hours worked.
- Reason for change
  - Reflecting the average hours per active is more reasonable given the small active population. The active population and CBU decline represent anticipated industry decline based on historical decline (exhibit provided with application #2). The contribution rate used is a reasonable average based on the most recent plan year contributions, including average level of historical reciprocal contributions.

#### **(6) Assumption Changes**

##### **a. Eligibility Assumptions**

The Plan is not eligible under section §4262.3(a)(1) or §4262.3(a)(3) of PBGC's SFA regulation, therefore as per PBGC instructions this is not required.



## **b. SFA Assumptions**

### **1. Non-Disabled Life Mortality**

- 2020 zone certification
  - RP-2000 Employees and Healthy Annuitant Mortality; no provision was made for future mortality improvement.
- SFA calculations
  - Pri-2012 amount-weighted Blue Collar mortality tables for employees and non-disabled annuitants with MP-2021 generational projection.
- Reason for change
  - Original assumption is outdated. New assumption reflects more recently published experience for blue collar workers.

### **2. Disabled Life Mortality**

- 2020 zone certification
  - Male and female base mortality tables in accordance with Revenue Ruling 96-7; no provision was made for future mortality improvement.
- SFA calculations
  - Pri-2012 amount-weighted mortality tables for disabled retirees with MP-2021 generational projection.
- Reason for change
  - Original assumption is outdated. New assumption reflects more recently published experience for disabled retirees.

### **3. Interest Rates**

- 2020 zone certification – 7.5%
- SFA calculations – 5.28% non-SFA interest rate and 2.93% SFA interest rate.
- Reason for change – Per PBGC Regulations 4262.4(e)(1) and 4262.4(e)(2).

### **4. Administrative Expenses**

- 2020 zone certification
  - Future annual expenses were assumed to equal the most recent plan year's expenses.
- SFA calculations
  - PBGC Premium Expense: As published by PBGC, \$31 (2021), \$32 (2022), \$35 (2023) and \$1 per participant per year increase through 2030, a jump to \$52 in 2031, and \$1 increase thereafter.
  - Non-PBGC Premium Expense: 2% annual increase for other expenses.
  - Total projected administrative expenses for each future year were capped at 15% of projected annual benefit payments.
- Reason for change
  - The original assumption was outdated. The new assumption better reflects anticipated experience for both PBGC premiums and other expenses.

### **5. Contribution Base Units (CBUs) / Employer Contributions**

- 2020 zone certification
  - Based on actual contributions as shown in the Auditor's financial statements and staying constant, with projected active population also staying constant (at count of 22, actual CBUs and contribution rates.)
- SFA calculations
  - Future hours worked are assumed to be 1,198 per active participant, which reflects the actual average hours worked by the 22 active participants in the plan year prior to the July 1, 2021 census date.
  - The number of active participants (and total CBUs) is assumed to decline at a rate of 3% per year for 10 years followed by 1% per year thereafter.
  - The employer contribution rate is assumed to be \$2.78 per hour for all hours worked.
- Reason for change
  - Reflecting the average hours per active is more reasonable given the small active population. The active population and CBU decline represent anticipated industry decline based on historical decline (exhibit provided with application #2). The contribution rate used is a reasonable average based on the most recent plan year contributions, including average level of historical reciprocal contributions.

#### **6. Terminated Vested Participants**

- 2020 zone certification
  - All terminated vested participants were included in the valuation. No actuarial increase was given for those over age 65.
- SFA calculations
  - Actuarial increases were included for terminated vested participants for commencement after age 65. The increase factors are the same as those provided in application #2.
- Reason for change – Reflect the plan document and administrative practices.

#### **7. New entrants**

- 2020 zone certification
  - Based on a simple roll forward projection. No new entrants explicitly assumed.
- SFA calculations
  - Open group projection with new entrants based on the characteristics of new entrants over the 5 plan years preceding the measurement date.
- Reason for change
  - 2020 zone certification did not utilize a new entrant profile. Details of the new entrant profile used were attached to application #2.

### **(7) Reinstatement of Benefits for Plans with Suspension of Benefits**

Benefits that were reduced effective October 1, 2019, to PBGC's guaranteed amounts will be reinstated. The reinstated benefits will be paid in a lump-sum without interest as of the SFA measurement date, April 1, 2022.

## **E. Checklist and Certifications**

### **(1) SFA Application Checklist**

See attached document labeled: ***App Checklist Richmond Brick (3).xlsx***

### **(2) SFA Eligibility Certification and Supporting Information for Critical and Declining Plan**

The Plan is not claiming eligibility under §4262.3(a)(1) of PBGC's SFA regulation, therefore this is not required.

### **(3) SFA Eligibility Certification and Supporting Information for Critical Plan**

The Plan is not claiming eligibility under §4262.3(a)(3) of PBGC's SFA regulation, therefore this is not required.

### **(4) Priority Status**

The Plan is filing its application after March 11, 2023 and the Plan is currently insolvent under section 4245(a) of ERISA, therefore this is not required.

### **(5) SFA Amount Certification**

See attached document labeled: ***SFA Amount Cert Richmond Brick (3).pdf***

### **(6) Fair Market Value Certification**

See attached documents labeled: ***Richmond Brick – Certification of Plan Sponsor.pdf***  
***Richmond Brick – Asset Reconciliation.xlsx***

### **(7) Executed Plan Amendment for SFA Compliance**

See attached document labeled: ***Richmond Brick – Compliance Amendment.pdf***

### **(8) Proposed Plan Amendment to Reinstate Benefits**

See attached documents labeled: ***Richmond Brick – Unexecuted Amendment.pdf***  
***Reinstatement Certification Richmond Brick (3).pdf***

### **(9) Executed Plan Amendment to Rescind Partition Order**

The Plan was not partitioned under section 4233 of ERISA, therefore this is not required.

### **(10) Penalty of Perjury Statement**

See attached document labeled: ***Penalty Richmond Brick (3)***

# **SFA Amount Certification**

## ***Section E, Item (5) of the Instructions***

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This is a certification that the requested amount of special financial assistance ("SFA") specified in this application (\$12,942,251) is the amount to which the Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund (the "Plan" or "Fund") is entitled under section 4262(j)(1) of ERISA and Pension Benefit Guaranty Corporation's ("PBGC") final rule (29 CFR part 4262).

At the request of the Board of Trustees of the Fund, Horizon Actuarial Services, LLC ("Horizon Actuarial") has performed the calculation of the amount of SFA as part of the Plan's application for SFA. The calculation of the amount of SFA shown in the Plan's application for SFA may not be applicable for any other purposes.

The "base data" used in determining the amount of SFA include the Plan's: (a) SFA measurement date of March 31, 2022; (b) participant census data as of July 1, 2021 as used in the Plan's actuarial valuation as of July 1, 2021 as modified to reflect the results of the Plan and PBGC's death audit; and (c) non-SFA interest rate of 5.28% and SFA interest rate of 2.93% as prescribed under 29 CFR § 4262.4(e)(1) and (2), respectively.

This certification is based on information and data provided by the Board of Trustees of the Fund and other persons or organizations designated by the Board of Trustees of the Fund. We did not perform an audit of the financial and participant census data provided to us, but we have reviewed the data for reasonableness for the purpose of this certification. We have relied on all information provided as being complete and accurate. The data was further adjusted to reflect the results of the Plan and PBGC's death audits.

In general, the actuarial assumptions and methods used to determine the amount of SFA are the same as those used in the certification of the Plan's status as of July 1, 2020. Assumptions that were changed for purposes of determining the amount of SFA include: interest rates, base mortality, mortality improvement projection scale, operating expenses, new entrant profile, contribution rates, contribution base units ("CBUs"), and late retirement factors for terminated vested participants. See the pages following this certification for additional information regarding the actuarial assumptions and methods used.

This certification was prepared in accordance with generally recognized and accepted actuarial principles and practices, as well as the provisions under 29 CFR §4262.4 of PBGC's final rule. The calculations underlying this certification are based upon actuarial projections of assets for the current and succeeding plan years. These calculations are performed using actuarial models, the intended purpose of which is the estimation and projection of the Plan's assets, employer contributions, withdrawal liability payments, benefit payments, operating expenses, and other related information summarized herein.

## **SFA Amount Certification**

### *Section E, Item (5) of the Instructions*

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I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinions contained herein. To the best of my knowledge, the information supplied herein is complete and accurate. Each prescribed assumption for determining the amount of SFA amount was applied in accordance with applicable law and regulations. In my opinion, all other assumptions are reasonable taking into account the experience of the Plan and reasonable expectations.



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Ben Ablin, ASA, EA, MAAA  
Horizon Actuarial Services  
8601 Georgia Avenue, Suite 905  
Silver Spring, MD 20910

Phone Number: (919) 824-1799  
Enrollment Number: 23-07725  
Date: October 17, 2025

## **Actuarial Assumptions Used to Determine Amount of SFA**

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1. **Non-Disabled Life Mortality**

Pri-2012 amount-weighted Blue Collar mortality tables for employees and non-disabled annuitants with MP-2021 generational projection.

2. **Interest Rate**

5.28% non-SFA interest rate and 2.93% SFA interest rate.

3. **Administrative Expenses**

PBGC Premium Expense: As published by PBGC, \$31 (2021), \$32 (2022), \$35 (2023) and \$1 per participant per year increase through 2030, a jump to \$52 in 2031, and \$1 increase thereafter. 2% annual increase for other expenses (non-PBGC premiums). Total projected administrative expenses for each future year were capped at 15% of projected annual benefit payments.

4. **Withdrawal Liability**

No withdrawal liability payments assumed.

5. **Contribution Base Units (CBUs) / Employer Contributions**

Future hours worked are assumed to be 1,198 per active participant, which reflects the actual average hours worked by the 22 active participants in the plan year prior to the July 1, 2021 census date.

The number of active participants (and total CBUs) is assumed to decline at a rate of 3% per year for 10 years followed by 1% per year thereafter.

The employer contribution rate is assumed to be \$2.78 per hour for all hours worked. This rate reflects the current rates in CBAs in effect as of July 9, 2021. There were no substantial contribution rate decreases negotiated after March 11, 2021.

6. **Termination**

Sarason T-11 Table

7. **Disabled Life Mortality**

Pri-2012 amount-weighted mortality tables for disabled retirees with MP-2021 generational projection.

8. **Disability Rates**

1985 Pension Disability Table Class I Rates.

9. **Retirement**

Age 65 with 5 years of participation.

## **Actuarial Assumptions Used to Determine Amount of SFA**

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10. **Terminated Vested Participants**

Actuarial increases were included for terminated vesteds for commencement after age 65. The increase factors are the same as those provided in application #2.

11. **Married Assumptions**

The percent married assumption was 100% for males and females. Male spouses were assumed to be 3 years older than female participants. Female spouses were assumed to be 3 years younger than male participants.

12. **Assumed Form of Payment**

100% of active and terminated vested participants assumed to elect the Straight Life Annuity form of payment.

13. **New Entrants**

New entrants based on the characteristics of new entrants over the 5 plan years preceding the measurement date. See application #2 for more detail.

14. **Participant Data**

The participant data used for this SFA application was the participant data as of July 1, 2021 and was obtained from the Plan Administrator. It has been adjusted to reflect the results of the Plan and PBGC's death audits. The participant counts used in the final census data used in the application are as follows:

Current retirees and beneficiaries:	196
Terminated vested:	172
Actives:	<u>22</u>
Total:	390

15. **Cash Flow Timing**

Contribution income, benefit payments, and operating expenses are all assumed to be paid as of the middle of the year.

16. **Missing or Incomplete Data**

There was no missing or incomplete data.

17. **Excluded Participants**

There were no plan participants excluded from the projections, other than those identified in the "Description of How PBGC's Independent Death Audit (IDA) is Reflected" section below.

## **Actuarial Assumptions Used to Determine Amount of SFA**

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### **18. Reciprocity**

No explicit assumption, but the impact of potential future reciprocity contributions was reflected in the development of the assumed future contribution rate assumption noted above.

### **19. Description of How PBGC's Independent Death Audit (IDA) is Reflected**

The list below describes how the various categories of findings in PBGC's IDA were reflected for SFA purposes.

- Post Census/Pre Measurement DOD - has known beneficiary
  - Participant (projected benefit) benefit valued.
  - Make-up payment valued for beneficiary, not participant.
- Post Census/Pre Measurement DOD - no beneficiary
  - Participant (projected benefit) benefit valued.
  - No make-up payment valued.
- Pre-census DOD - has known beneficiary
  - Participant removed from census and beneficiary added.
  - Beneficiary (projected benefit) benefit valued.
  - No make-up payment valued.
- Pre-census DOD - no beneficiary
  - Participant removed from census and no beneficiary was added.
  - No projected benefit valued.
  - No make-up payment valued.

Notwithstanding the above, assumed spouses of deceased terminated vesteds with a late retirement factor (LRF) greater than 1.0 and deceased terminated vested with LRF greater than 1.0 who died between the census & measurement date were removed from the data and valuation with no benefit valued.

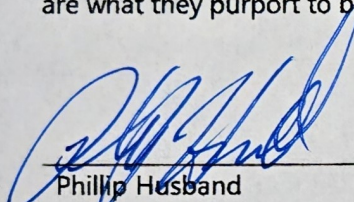
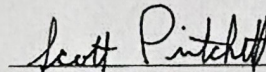


**Penalty of Perjury Statement Pursuant to PBGC Regulation \$4262.6(b)**

**Plan Name: Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund**

**EIN/PN: 54-6060633/001**

Under penalties 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 Retirement Plan of Bricklayers Local No. 1 of Richmond 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.

  
\_\_\_\_\_  
Phillip Husband  
Union Trustee  
\_\_\_\_\_  
Scott Pritchett  
Management Trustee

**Date:** October 17, 2025



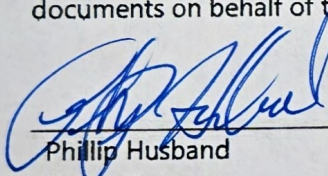
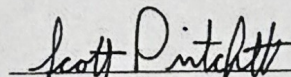
**Certification That The Plan Amendment To Reinstate Suspended Benefits Will Be Timely Adopted**

**Plan Name: Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund**

**EIN/PN: 54-6060633/001**

As required by 29 C.F.R. § 4262.7(e)(2) for the application for special financial assistance for the **Bricklayers Union Local No. 1 Pension Fund of Virginia** (the "Application" for the "Plan"), we, the members of the Board of Trustees of the Plan hereby certify that the proposed amendment to the Plan of Benefits of the Bricklayers Union Local No. 1 Pension Fund of Virginia, as amended and restated as of May 1, 2014, to reinstate benefits under the Plan that have been suspended under section 4245(a) of ERISA due to plan insolvency, which proposed amendment is submitted herewith as part of the Application, will be timely adopted upon approval by the Pension Benefit Guaranty Corporation of the Application.

Article V, Section 10 of the Restated Agreement and Declaration of Trust of the Bricklayers Local Union No. 1 Pension Fund of Virginia, as amended, authorizes the Fund's Chairman and Co-Chairman to sign documents on behalf of the Board of Trustees.

  
\_\_\_\_\_  
Phillip Husband  
Union Trustee  
\_\_\_\_\_  
Scott Pritchett  
Management Trustee

**Date:** October 17, 2025

## Application Checklist

v20240717p

### 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](http://www.pbgc.gov), will be updated when the e-Filing Portal reopens for applications. PBGC maintains information on its website at [www.pbgc.gov](http://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](http://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
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v20240717p	07/17/2024	Update checklist items 11.c, 34.a, and 35 for death audit requirements and to align with instructions
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)

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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

v20240717p

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

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	No	N/A	N/A	If a "lock-in" application was filed, provide the filing date.	N/A	N/A
e.		Has this plan been terminated?	Yes No	No	N/A	N/A	If terminated, provide date of plan termination.	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	Yes	Richmond Brick Plan Document & Richmond Brick - First Amendment	N/A		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	Yes	Richmond Brick Trust Agreement & Richmond Brick - 1st Trust Amendment & Richmond Brick - 2nd Trust Amendment	N/A		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	Yes	Richmond Bricklayers - Determination Lttr	N/A		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	Yes	2018AVR Richmond Brick & 2019AVR Richmond Brick (2)	N/A	2 reports provided	Most recent actuarial valuation for the plan	YYYYAVR Plan Name
5.a.		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	Yes	Richmond Brick - Rehab Plan	N/A		Rehabilitation plan (or funding improvement plan, if applicable)	N/A



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

v20240717p

APPLICATION CHECKLIST

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EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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

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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	N/A		N/A		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	Yes	2020Form5500 Richmond Brick Pension Fund	N/A		Latest annual return/report of employee benefit plan (Form 5500)	YYYYForm5500 Plan Name
7.a.	Section B, Item (5)	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	Yes	2018Zone20180925 Richmond Brick (2), 2019Zone20190927 Richmond Brick (2), 2020Zone20200924 Richmond Brick (2), 2021Zone20210927 Richmond Brick (2)	N/A	4 zone certifications are provided	Zone certification	YYYYZoneYYYYMMDD Plan Name, where the first "YYYY" is the applicable plan year, and "YYYYMMDD" is the date the certification was prepared.
7.b.		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	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/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.

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
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	Yes	N/A - include as part of documents in Checklist Item #7.a.	N/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	Yes	Richmond Brick - March Bank Statement	N/A		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	Yes	Richmond Brick - Financial Statement as of 6.30.21	N/A		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	Yes	N/A	N/A	See section 10.03 of the Plan Doc	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	Yes	Previously provided	N/A		Pension plan documents, all versions available, and all amendments signed and dated	Death Audit Plan Name



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

APPLICATION CHECKLIST

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EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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v20240717p

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

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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	Yes	N/A - include as part of documents in Checklist Item #11.a.	N/A		N/A	N/A - include as part of documents in Checklist Item #11.a.
11.c.	Section B, Item (9)b. & Item (9)c.	Does the application include full census data (Social Security Number, name, and participant status) of all participants that were included in the SFA projections? Is this information provided in Excel, or in an Excel-compatible format?  Or, if this data was submitted in advance of the application, in accordance with Section B, Item (9)c. of the Instructions, does the application contain a description of how the results of PBGC's independent death audit are reflected for SFA calculation purposes?	Yes No N/A	Yes		N/A		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	Yes	Richmond Brick - ACH Info	N/A		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	N/A		N/A		Financial assistance spreadsheet (template)	Template 1 Plan Name

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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
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		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 Richmond Brick (2)	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 using the basic method 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 Richmond Brick (3)	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)

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

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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, <i>4A-5 SFA Details .4(a)(2)(i)</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		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, <i>4A-5 SFA Details .4(a)(2)(i)</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		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 <i>4B-1 SFA Ben Pmts</i> sheet, <i>4B-2 SFA Details 4(a)(2)(ii)</i> sheet, and <i>4B-3 SFA Exhaustion</i> 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		N/A	<i>Template 4B Plan Name</i>
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, <i>4A-1 Interest Rates</i> 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, <i>4A-2 SFA Ben Pmts</i> 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

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

APPLICATION CHECKLIST

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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
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, <i>4A-3 SFA Pcount and Admin Exp</i> 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)	<p>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.</p> <p>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.</p> <p>Does the uploaded file use the required filenaming convention?</p>	Yes No N/A	Yes	Template 5A Richmond Brick (3)	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name
17.b.	Addendum D Section C, Item (5)	<p>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.</p> <p>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.</p> <p>Does the uploaded file use the required filenaming convention?</p>	Yes No N/A	N/A		N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 5A Plan Name

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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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

v20240717p

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

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**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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.**

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
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		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 Richmond Brick (3)	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6A Plan Name

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
18.b.	Addendum D Section C, Item (6)	For a MPRA plan for which the requested amount of SFA is based on the <u>increasing assets method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>increasing assets method</u> 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		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 <u>present value method</u> , does the application include a reconciliation of the change in the total amount of requested SFA using the <u>present value method</u> 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		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 6B Plan Name

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

APPLICATION CHECKLIST

Plan name:

Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund

EIN:

54-6060633

PN:

001

SFA Amount Requested:

\$12,942,251.00

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v20240717p

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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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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
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, <i>7a Assump Changes for Elig</i> 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.
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, <i>7b Assump Changes for Amount</i> 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 Richmond Brick (3)	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 Richmond Brick (3)	N/A		Projections for special financial assistance (estimated income, benefit payments and expenses)	Template 8 Plan Name

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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
20.b.	Section C, Item (9)	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 <i>Template 8 Plan Name</i>
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 Richmond Brick (3)	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			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	N/A	N/A - included as part of SFA App Plan Name		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			N/A	N/A - included as part of SFA App Plan Name



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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
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		29 CFR 4262.3(a)(4) - Insolvent after 12/16/2014, still insolvent, and not terminated.	N/A	N/A - included as part of SFA App Plan Name
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.		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			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	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

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
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PN:	001
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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
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			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	Yes	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	Yes	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

Plan name:

Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund

EIN:

54-6060633

PN:

001

SFA Amount Requested:

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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	App Checklist Richmond Brick (3)	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)

v20240717p

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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**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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.**

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
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).	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

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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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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
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 <i>www.pbgc.gov</i> 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	<i>PG Cert Plan Name</i>
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? (iii) the count of participants (provided separately, after reflection of the death audit results in Section B(9), for current retirees and beneficiaries, current terminated vested participants not yet in pay status, and current active participants) as of the participant census date?  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	<i>SFA Amount Cert Richmond Brick (3)</i>	N/A		Financial Assistance Application	<i>SFA Amount Cert Plan Name</i>

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

APPLICATION CHECKLIST

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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)? (iii) if the SFA measurement date is the end of a plan year for which the audited plan financial statements have been issued, does the application include a reconciliation schedule showing adjustments, if any, made to the audited fair market value of assets used to determine the SFA amount?  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	Richmond Brick - Certification of Plan Sponsor Richmond Brick – Asset Reconciliation.xlsx	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	Previously provided	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)

v20240717p

APPLICATION CHECKLIST

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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
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(c)(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	Yes	Richmond Brick – Unexecuted Amendment.pdf Reinstatement Certification Richmond Brick (3).pdf	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 Richmond Brick (3)	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 using the basic method described in § 4262.4(a)(1) as if any events had not occurred? 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.

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

APPLICATION CHECKLIST

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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
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 <i>4A-5 SFA Details .5(a)(2)(i)</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, <i>4A-5 SFA Details .4(a)(2)(i)</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 <i>4B-1 SFA Ben Pmts</i> , sheet <i>4B-2 SFA Details .4(a)(2)(ii)</i> , and sheet <i>4B-3 SFA Exhaustion</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 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: <i>Template 4B Plan Name CE</i> . For an additional submission due to a merger, <i>Template 4B Plan Name Merged</i> , 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, <i>Template 4A (or Template 4B) Plan Name Merged</i> , where "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.



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

APPLICATION CHECKLIST

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PN:	001
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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
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

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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
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	<i>SFA Elig Cert Plan Name CE</i>
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	<i>SFA Elig Cert Plan Name Merged CE</i>  "Plan Name Merged" is an abbreviated version of the plan name for the separate plan involved in the merger.

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

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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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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
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)

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

**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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.**

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

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

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

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

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
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

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

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

**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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.**

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

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

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

v20240717p

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

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
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.

APPLICATION CHECKLIST

Plan name:	Retirement Plan of Bricklayers Local No. 1 of Richmond Pension Fund
EIN:	54-6060633
PN:	001
SFA Amount Requested:	\$12,942,251.00

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 event" (see Addendum A of the SFA Filing Instructions), your application will be considered incomplete if No is entered as a Plan Response for any Checklist Items #40.a. through #49.b. If there is a merger event described in Addendum A, your application will also be considered incomplete if No is entered as a Plan Response for any Checklist Items #50 through #63.

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
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.

## 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:	Richmond Brick		
EIN:	54-6060633		
PN:	001		
Initial Application Date:	06/30/2022		
SFA Measurement Date:	03/31/2022	For a plan other than a plan described in § 4262.4(g) (i.e., for a plan that has <u>not</u> 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:	06/30/2022		

Non-SFA Interest Rate Used:	5.28%	Rate used in projection of non-SFA assets.
SFA Interest Rate Used:	2.93%	Rate used in projection of SFA assets.

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

Plan Interest Rate:	7.50%	Interest rate used for the funding standard account projections in the plan's most recently completed certification of plan status before 1/1/2021.
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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):	June 2022	1.02%	2.80%	3.38%	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 <a href="#">IRS Notice 21-50</a> 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' <a href="#">Funding Yield Curve Segment Rate Tables</a> web page (See Funding Table 3 under the heading "24-Month Average Segment Rates Not Adjusted").
1 month preceding month in which plan's initial application is filed, and corresponding segment rates:	May 2022	0.93%	2.72%	3.32%	
2 months preceding month in which plan's initial application is filed, and corresponding segment rates:	April 2022	0.87%	2.67%	3.29%	
3 months preceding month in which plan's initial application is filed, and corresponding segment rates:	March 2022	0.87%	2.64%	3.28%	

Non-SFA Interest Rate Limit (lowest 3rd segment rate plus 200 basis points):	5.28%	This amount is calculated based on the other information entered above.
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Non-SFA Interest Rate Calculation (lesser of Plan Interest Rate and Non-SFA Interest Rate Limit):	5.28%	This amount is calculated based on the other information entered above.
Non-SFA Interest Rate Match Check:	Match	If the non-SFA Interest Rate Calculation is not equal to the non-SFA Interest Rate Used, provide explanation below.

SFA Interest Rate Limit (lowest average of the 3 segment rates plus 67 basis points):	2.93%	This amount is calculated based on the other information entered.
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SFA Interest Rate Calculation (lesser of Plan Interest Rate and SFA Interest Rate Limit):	2.93%	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:	Richmond Brick
EIN:	54-6060633
PN:	001
SFA Measurement Date:	03/31/2022

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
04/01/2022	06/30/2022	\$184,514	\$38,299	\$981	\$0	\$223,793
07/01/2022	06/30/2023	\$707,472	\$174,073	\$8,579	\$0	\$890,124
07/01/2023	06/30/2024	\$676,510	\$179,899	\$10,841	\$0	\$867,250
07/01/2024	06/30/2025	\$645,319	\$189,533	\$10,679	\$0	\$845,531
07/01/2025	06/30/2026	\$614,030	\$221,737	\$18,237	\$0	\$854,004
07/01/2026	06/30/2027	\$582,287	\$223,222	\$17,941	\$0	\$823,450
07/01/2027	06/30/2028	\$551,097	\$245,760	\$17,629	\$0	\$814,486
07/01/2028	06/30/2029	\$520,195	\$255,311	\$18,620	\$0	\$794,126
07/01/2029	06/30/2030	\$489,700	\$264,714	\$31,640	\$37	\$786,091
07/01/2030	06/30/2031	\$459,710	\$265,024	\$39,685	\$71	\$764,490
07/01/2031	06/30/2032	\$423,318	\$266,707	\$38,950	\$103	\$729,078
07/01/2032	06/30/2033	\$393,757	\$261,022	\$38,176	\$102	\$693,057
07/01/2033	06/30/2034	\$364,887	\$265,008	\$41,226	\$111	\$671,232
07/01/2034	06/30/2035	\$336,758	\$260,805	\$40,313	\$108	\$637,984
07/01/2035	06/30/2036	\$309,421	\$265,752	\$57,361	\$210	\$632,744
07/01/2036	06/30/2037	\$282,941	\$265,282	\$58,648	\$304	\$607,175
07/01/2037	06/30/2038	\$257,412	\$271,095	\$57,275	\$529	\$586,311
07/01/2038	06/30/2039	\$232,949	\$264,603	\$58,409	\$604	\$556,565
07/01/2039	06/30/2040	\$209,669	\$267,068	\$56,850	\$622	\$534,209
07/01/2040	06/30/2041	\$187,683	\$254,835	\$55,206	\$613	\$498,337
07/01/2041	06/30/2042	\$167,068	\$254,989	\$62,421	\$838	\$485,316
07/01/2042	06/30/2043	\$147,871	\$243,745	\$60,483	\$968	\$453,067
07/01/2043	06/30/2044	\$130,107	\$241,501	\$58,448	\$1,571	\$431,627
07/01/2044	06/30/2045	\$113,768	\$235,257	\$56,317	\$1,826	\$407,168
07/01/2045	06/30/2046	\$98,841	\$237,297	\$57,956	\$1,845	\$395,939
07/01/2046	06/30/2047	\$85,292	\$229,534	\$55,590	\$2,054	\$372,470
07/01/2047	06/30/2048	\$73,087	\$220,088	\$53,134	\$2,437	\$348,746
07/01/2048	06/30/2049	\$62,173	\$207,004	\$50,597	\$2,570	\$322,344
07/01/2049	06/30/2050	\$52,488	\$196,901	\$47,991	\$3,414	\$300,794
07/01/2050	06/30/2051	\$43,964	\$185,775	\$45,331	\$4,329	\$279,399

**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:	Richmond Brick	
EIN:	54-6060633	
PN:	001	
SFA Measurement Date:	03/31/2022	

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
04/01/2022	06/30/2022	390	\$12,090	21,479	\$33,569
07/01/2022	06/30/2023	381	\$12,192	101,000	\$113,192
07/01/2023	06/30/2024	373	\$13,055	103,020	\$116,075
07/01/2024	06/30/2025	364	\$13,104	105,080	\$118,184
07/01/2025	06/30/2026	353	\$13,061	107,182	\$120,243
07/01/2026	06/30/2027	344	\$13,072	109,326	\$122,398
07/01/2027	06/30/2028	333	\$12,987	109,186	\$122,173
07/01/2028	06/30/2029	323	\$12,920	106,199	\$119,119
07/01/2029	06/30/2030	313	\$12,833	105,081	\$117,914
07/01/2030	06/30/2031	305	\$12,810	101,864	\$114,674
07/01/2031	06/30/2032	292	\$15,184	94,178	\$109,362
07/01/2032	06/30/2033	281	\$14,893	89,066	\$103,959
07/01/2033	06/30/2034	270	\$14,580	86,105	\$100,685
07/01/2034	06/30/2035	260	\$14,300	81,398	\$95,698
07/01/2035	06/30/2036	249	\$13,944	80,968	\$94,912
07/01/2036	06/30/2037	238	\$13,566	77,510	\$91,076
07/01/2037	06/30/2038	228	\$13,224	74,723	\$87,947
07/01/2038	06/30/2039	217	\$12,803	70,682	\$83,485
07/01/2039	06/30/2040	206	\$12,360	67,771	\$80,131
07/01/2040	06/30/2041	195	\$11,895	62,856	\$74,751
07/01/2041	06/30/2042	184	\$11,408	61,389	\$72,797
07/01/2042	06/30/2043	174	\$10,962	56,998	\$67,960
07/01/2043	06/30/2044	163	\$10,432	54,312	\$64,744
07/01/2044	06/30/2045	153	\$9,945	51,130	\$61,075
07/01/2045	06/30/2046	143	\$9,438	49,953	\$59,391
07/01/2046	06/30/2047	135	\$9,045	46,826	\$55,871
07/01/2047	06/30/2048	125	\$8,500	43,812	\$52,312
07/01/2048	06/30/2049	117	\$8,073	40,279	\$48,352
07/01/2049	06/30/2050	108	\$7,560	37,559	\$45,119
07/01/2050	06/30/2051	100	\$7,100	34,810	\$41,910

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:	Richmond Brick	
EIN:	54-6060633	
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:	03/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	\$254,702	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$12,942,251	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:	07/01/2041	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:	5.28%	
SFA Interest Rate:	2.93%	

		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					Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 4A-3)	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))	
		Contributions	Withdrawal Liability Payments	Other Payments to Plan (excluding financial assistance and SFA)	Benefit Payments (should match total from Sheet 4A-2)									
04/01/2022	06/30/2022	\$18,317	\$0	\$0	-\$223,793	-\$194,427	-\$33,569	-\$451,789	\$93,147	\$12,583,609	\$0	\$3,483	\$276,502	
07/01/2022	06/30/2023	\$71,072	\$0	\$0	-\$890,124		-\$113,192	-\$1,003,316	\$354,001	\$11,934,294	\$0	\$16,476	\$364,050	
07/01/2023	06/30/2024	\$68,940	\$0	\$0	-\$867,250		-\$116,075	-\$983,325	\$335,269	\$11,286,238	\$0	\$21,042	\$454,032	
07/01/2024	06/30/2025	\$66,872	\$0	\$0	-\$845,531		-\$118,184	-\$963,715	\$316,568	\$10,639,090	\$0	\$25,738	\$546,642	
07/01/2025	06/30/2026	\$64,865	\$0	\$0	-\$854,004		-\$120,243	-\$974,247	\$297,453	\$9,962,296	\$0	\$30,575	\$642,082	
07/01/2026	06/30/2027	\$62,919	\$0	\$0	-\$823,450		-\$122,398	-\$945,848	\$278,039	\$9,294,488	\$0	\$35,563	\$740,564	
07/01/2027	06/30/2028	\$61,032	\$0	\$0	-\$814,486		-\$122,173	-\$936,659	\$258,606	\$8,616,435	\$0	\$40,713	\$842,309	
07/01/2028	06/30/2029	\$59,201	\$0	\$0	-\$794,126		-\$119,119	-\$913,245	\$239,083	\$7,942,273	\$0	\$46,037	\$947,547	
07/01/2029	06/30/2030	\$57,425	\$0	\$0	-\$786,091		-\$117,914	-\$904,005	\$219,465	\$7,257,733	\$0	\$51,547	\$1,056,519	
07/01/2030	06/30/2031	\$55,702	\$0	\$0	-\$764,490		-\$114,674	-\$879,164	\$199,772	\$6,578,342	\$0	\$57,255	\$1,169,476	
07/01/2031	06/30/2032	\$54,031	\$0	\$0	-\$729,078		-\$109,362	-\$838,440	\$180,462	\$5,920,364	\$0	\$63,175	\$1,286,682	
07/01/2032	06/30/2033	\$53,491	\$0	\$0	-\$693,057		-\$103,959	-\$797,016	\$161,790	\$5,285,139	\$0	\$69,349	\$1,409,522	
07/01/2033	06/30/2034	\$52,956	\$0	\$0	-\$671,232		-\$100,685	-\$771,917	\$143,546	\$4,656,768	\$0	\$75,821	\$1,538,299	
07/01/2034	06/30/2035	\$52,426	\$0	\$0	-\$637,984		-\$95,698	-\$733,682	\$125,695	\$4,048,781	\$0	\$82,606	\$1,673,331	
07/01/2035	06/30/2036	\$51,902	\$0	\$0	-\$632,744		-\$94,912	-\$727,656	\$107,969	\$3,429,095	\$0	\$89,722	\$1,814,955	
07/01/2036	06/30/2037	\$51,383	\$0	\$0	-\$607,175		-\$91,076	-\$698,251	\$90,243	\$2,821,086	\$0	\$97,186	\$1,963,524	
07/01/2037	06/30/2038	\$50,869	\$0	\$0	-\$586,311		-\$87,947	-\$674,258	\$72,780	\$2,219,609	\$0	\$105,017	\$2,119,410	
07/01/2038	06/30/2039	\$50,360	\$0	\$0	-\$556,565		-\$83,485	-\$640,050	\$55,658	\$1,635,217	\$0	\$113,234	\$2,283,004	
07/01/2039	06/30/2040	\$49,857	\$0	\$0	-\$534,209		-\$80,131	-\$614,340	\$38,912	\$1,059,789	\$0	\$121,859	\$2,454,720	
07/01/2040	06/30/2041	\$49,358	\$0	\$0	-\$498,337		-\$74,751	-\$573,088	\$22,656	\$509,357	\$0	\$130,912	\$2,634,990	
07/01/2041	06/30/2042	\$48,865	\$0	\$0	-\$485,316		-\$72,797	-\$509,357	\$0	\$0	-\$48,756	\$139,130	\$2,774,229	
07/01/2042	06/30/2043	\$48,376	\$0	\$0	-\$453,067		-\$67,960	\$0	\$0	\$0	-\$521,027	\$134,001	\$2,435,579	
07/01/2043	06/30/2044	\$47,892	\$0	\$0	-\$431,627		-\$64,744	\$0	\$0	\$0	-\$496,371	\$116,759	\$2,103,858	
07/01/2044	06/30/2045	\$47,413	\$0	\$0	-\$407,168		-\$61,075	\$0	\$0	\$0	-\$468,243	\$99,974	\$1,783,002	
07/01/2045	06/30/2046	\$46,939	\$0	\$0	-\$395,939		-\$59,391	\$0	\$0	\$0	-\$455,330	\$83,361	\$1,457,972	
07/01/2046	06/30/2047	\$46,470	\$0	\$0	-\$372,470		-\$55,871	\$0	\$0	\$0	-\$428,341	\$66,900	\$1,143,002	
07/01/2047	06/30/2048	\$46,005	\$0	\$0	-\$348,746		-\$52,312	\$0	\$0	\$0	-\$401,058	\$50,977	\$838,926	
07/01/2048	06/30/2049	\$45,545	\$0	\$0	-\$322,344		-\$48,352	\$0	\$0	\$0	-\$370,696	\$35,711	\$549,486	
07/01/2049	06/30/2050	\$45,090	\$0	\$0	-\$300,794		-\$45,119	\$0	\$0	\$0	-\$345,913	\$21,071	\$269,734	
07/01/2050	06/30/2051	\$44,639	\$0	\$0	-\$279,399		-\$41,910	\$0	\$0	\$0	-\$321,309	\$6,938	\$2	





## 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 assets method"**

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:	Richmond Brick
EIN:	54-6060633
PN:	001
SFA Measurement Date:	03/31/2022

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
04/01/2022	06/30/2022	\$184,514	\$26,250	\$981	\$0	\$211,744
07/01/2022	06/30/2023	\$707,472	\$127,155	\$8,556	\$0	\$843,183
07/01/2023	06/30/2024	\$676,510	\$134,340	\$10,863	\$0	\$821,713
07/01/2024	06/30/2025	\$645,319	\$145,418	\$10,701	\$0	\$801,438
07/01/2025	06/30/2026	\$614,030	\$179,153	\$18,434	\$0	\$811,617
07/01/2026	06/30/2027	\$582,287	\$182,259	\$18,135	\$0	\$782,681
07/01/2027	06/30/2028	\$551,097	\$206,507	\$17,820	\$0	\$775,424
07/01/2028	06/30/2029	\$520,195	\$217,856	\$18,512	\$0	\$756,563
07/01/2029	06/30/2030	\$489,700	\$229,143	\$31,375	\$22	\$750,240
07/01/2030	06/30/2031	\$459,710	\$231,418	\$39,802	\$43	\$730,973
07/01/2031	06/30/2032	\$423,318	\$235,140	\$39,064	\$64	\$697,586
07/01/2032	06/30/2033	\$393,757	\$231,556	\$38,288	\$68	\$663,669
07/01/2033	06/30/2034	\$364,887	\$237,693	\$39,844	\$86	\$642,510
07/01/2034	06/30/2035	\$336,758	\$235,674	\$38,947	\$91	\$611,470
07/01/2035	06/30/2036	\$309,421	\$242,817	\$57,764	\$252	\$610,254
07/01/2036	06/30/2037	\$282,941	\$244,533	\$59,984	\$419	\$587,877
07/01/2037	06/30/2038	\$257,412	\$252,498	\$58,595	\$607	\$569,112
07/01/2038	06/30/2039	\$232,949	\$248,101	\$58,652	\$664	\$540,366
07/01/2039	06/30/2040	\$209,669	\$252,578	\$57,089	\$799	\$520,135
07/01/2040	06/30/2041	\$187,683	\$242,253	\$55,440	\$826	\$486,202
07/01/2041	06/30/2042	\$167,068	\$244,189	\$64,736	\$1,022	\$477,015
07/01/2042	06/30/2043	\$147,871	\$234,587	\$62,766	\$1,284	\$446,508
07/01/2043	06/30/2044	\$130,107	\$233,835	\$60,699	\$1,771	\$426,412
07/01/2044	06/30/2045	\$113,768	\$228,928	\$58,534	\$2,025	\$403,255
07/01/2045	06/30/2046	\$98,841	\$232,148	\$60,639	\$2,157	\$393,785
07/01/2046	06/30/2047	\$85,292	\$225,407	\$58,229	\$2,609	\$371,537
07/01/2047	06/30/2048	\$73,087	\$216,833	\$55,727	\$3,226	\$348,873
07/01/2048	06/30/2049	\$62,173	\$204,478	\$53,142	\$3,707	\$323,500
07/01/2049	06/30/2050	\$52,488	\$194,974	\$50,486	\$4,280	\$302,228
07/01/2050	06/30/2051	\$43,964	\$184,329	\$47,773	\$5,332	\$281,398

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:	Richmond Brick
EIN:	54-6006613
PN:	001
SFA Measurement Date:	03/31/2022

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

SFA Measurement Date / Plan Year Start Date		Total Participant Count at Beginning of Plan Year	PROJECTED ADMINISTRATIVE EXPENSES for:		
Plan Year End Date			PB/COC Premiums	Other	Total
04/01/2022	06/30/2022	390	\$12,090	19,672	\$31,762
07/01/2022	06/30/2023	382	\$12,224	101,000	\$113,224
07/01/2023	06/30/2024	374	\$13,090	101,000	\$114,090
07/01/2024	06/30/2025	366	\$13,176	101,000	\$114,176
07/01/2025	06/30/2026	356	\$13,172	101,000	\$114,172
07/01/2026	06/30/2027	347	\$13,186	101,000	\$114,186
07/01/2027	06/30/2028	337	\$13,143	101,000	\$114,143
07/01/2028	06/30/2029	327	\$13,080	100,404	\$113,484
07/01/2029	06/30/2030	318	\$13,038	99,498	\$112,536
07/01/2030	06/30/2031	310	\$13,020	96,626	\$109,646
07/01/2031	06/30/2032	299	\$15,548	89,090	\$104,638
07/01/2032	06/30/2033	288	\$15,264	84,286	\$99,550
07/01/2033	06/30/2034	277	\$14,958	81,419	\$96,377
07/01/2034	06/30/2035	266	\$14,630	77,091	\$91,721
07/01/2035	06/30/2036	255	\$14,280	77,258	\$91,538
07/01/2036	06/30/2037	245	\$13,965	74,217	\$88,182
07/01/2037	06/30/2038	235	\$13,630	71,737	\$85,367
07/01/2038	06/30/2039	224	\$13,216	67,839	\$81,055
07/01/2039	06/30/2040	214	\$12,840	65,180	\$78,020
07/01/2040	06/30/2041	203	\$12,383	60,547	\$72,930
07/01/2041	06/30/2042	191	\$11,842	59,710	\$71,552
07/01/2042	06/30/2043	182	\$11,466	55,510	\$66,976
07/01/2043	06/30/2044	172	\$11,008	52,954	\$63,962
07/01/2044	06/30/2045	162	\$10,530	49,958	\$60,488
07/01/2045	06/30/2046	153	\$10,098	48,970	\$59,068
07/01/2046	06/30/2047	144	\$9,648	46,083	\$55,731
07/01/2047	06/30/2048	135	\$9,180	43,151	\$52,331
07/01/2048	06/30/2049	127	\$8,763	39,762	\$48,525
07/01/2049	06/30/2050	118	\$8,260	37,074	\$45,334
07/01/2050	06/30/2051	111	\$7,881	34,329	\$42,210

Core Projection Output

Output Style: Inact Count

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:	Richmond Brick	
EIN:	54-6060633	
PN:	001	
MPRA Plan?	No	
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A	
SFA Measurement Date:	03/31/2022	
Fair Market Value of Assets as of the SFA Measurement Date:	\$254,702	
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$11,997,968	
Non-SFA Interest Rate:	5.28%	
SFA Interest Rate:	2.93%	

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)	
						Make-up Payments Attributable to Reinstatement of Benefits Suspended through the SFA Measurement Date	Administrative Expenses (excluding amount owed PBGC under 4261 of ERISA; should match total from Sheet 5A-2)	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))	
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 (should match total from Sheet 5A-1)									
04/01/2022	06/30/2022	\$18,317	\$0	\$0	-\$211,744	-\$194,427	-\$311,762	-\$437,933	\$86,281	\$11,646,316	\$0	\$3,483	\$276,502	
07/01/2022	06/30/2023	\$73,270	\$0	\$0	-\$843,183		-\$113,224	-\$956,407	\$327,226	\$11,017,135	\$0	\$16,534	\$366,306	
07/01/2023	06/30/2024	\$73,270	\$0	\$0	-\$821,713		-\$114,090	-\$935,803	\$309,093	\$10,390,425	\$0	\$21,275	\$460,851	
07/01/2024	06/30/2025	\$73,270	\$0	\$0	-\$801,438		-\$114,176	-\$915,614	\$291,026	\$9,765,837	\$0	\$26,267	\$560,388	
07/01/2025	06/30/2026	\$73,270	\$0	\$0	-\$811,617		-\$114,172	-\$925,789	\$272,576	\$9,112,624	\$0	\$31,523	\$665,181	
07/01/2026	06/30/2027	\$73,270	\$0	\$0	-\$782,681		-\$114,186	-\$896,867	\$253,861	\$8,469,618	\$0	\$37,056	\$775,507	
07/01/2027	06/30/2028	\$73,270	\$0	\$0	-\$775,424		-\$114,143	-\$889,567	\$235,128	\$7,815,179	\$0	\$42,881	\$891,658	
07/01/2028	06/30/2029	\$73,270	\$0	\$0	-\$756,563		-\$113,484	-\$870,047	\$216,239	\$7,161,371	\$0	\$49,014	\$1,013,942	
07/01/2029	06/30/2030	\$73,270	\$0	\$0	-\$750,240		-\$112,536	-\$862,776	\$197,188	\$6,495,783	\$0	\$55,470	\$1,142,682	
07/01/2030	06/30/2031	\$73,270	\$0	\$0	-\$730,973		-\$109,646	-\$840,619	\$178,011	\$5,833,175	\$0	\$62,268	\$1,278,220	
07/01/2031	06/30/2032	\$73,270	\$0	\$0	-\$697,586		-\$104,638	-\$802,224	\$159,159	\$5,190,110	\$0	\$69,424	\$1,420,914	
07/01/2032	06/30/2033	\$73,270	\$0	\$0	-\$663,669		-\$99,550	-\$763,219	\$140,889	\$4,567,779	\$0	\$76,959	\$1,571,143	
07/01/2033	06/30/2034	\$73,270	\$0	\$0	-\$642,510		-\$96,377	-\$738,887	\$123,011	\$3,951,904	\$0	\$84,891	\$1,729,304	
07/01/2034	06/30/2035	\$73,270	\$0	\$0	-\$611,470		-\$91,721	-\$703,191	\$105,489	\$3,354,202	\$0	\$93,242	\$1,895,816	
07/01/2035	06/30/2036	\$73,270	\$0	\$0	-\$610,254		-\$91,538	-\$701,792	\$87,997	\$2,740,407	\$0	\$102,033	\$2,071,119	
07/01/2036	06/30/2037	\$73,270	\$0	\$0	-\$587,877		-\$88,182	-\$676,059	\$70,390	\$2,134,739	\$0	\$111,289	\$2,255,678	
07/01/2037	06/30/2038	\$73,270	\$0	\$0	-\$569,112		-\$85,367	-\$654,479	\$52,960	\$1,533,220	\$0	\$121,034	\$2,449,982	
07/01/2038	06/30/2039	\$73,270	\$0	\$0	-\$540,366		-\$81,055	-\$621,421	\$35,820	\$947,619	\$0	\$131,293	\$2,654,545	
07/01/2039	06/30/2040	\$73,270	\$0	\$0	-\$520,135		-\$78,020	-\$598,155	\$19,002	\$368,466	\$0	\$142,094	\$2,869,909	
07/01/2040	06/30/2041	\$73,270	\$0	\$0	-\$486,202		-\$72,930	-\$368,466	\$0	\$0	-\$190,666	\$148,432	\$2,900,945	
07/01/2041	06/30/2042	\$73,270	\$0	\$0	-\$477,015		-\$71,552	\$0	\$0	\$0	-\$548,567	\$140,622	\$2,566,269	
07/01/2042	06/30/2043	\$73,270	\$0	\$0	-\$446,508		-\$66,976	\$0	\$0	\$0	-\$513,484	\$123,877	\$2,249,932	
07/01/2043	06/30/2044	\$73,270	\$0	\$0	-\$426,412		-\$63,962	\$0	\$0	\$0	-\$490,374	\$107,785	\$1,940,613	
07/01/2044	06/30/2045	\$73,270	\$0	\$0	-\$403,255		-\$60,488	\$0	\$0	\$0	-\$463,743	\$92,156	\$1,642,296	
07/01/2045	06/30/2046	\$73,270	\$0	\$0	-\$393,785		-\$59,068	\$0	\$0	\$0	-\$452,853	\$76,692	\$1,339,405	
07/01/2046	06/30/2047	\$73,270	\$0	\$0	-\$371,537		-\$55,731	\$0	\$0	\$0	-\$427,268	\$61,375	\$1,046,783	
07/01/2047	06/30/2048	\$73,270	\$0	\$0	-\$348,873		-\$52,331	\$0	\$0	\$0	-\$401,204	\$46,613	\$765,462	
07/01/2048	06/30/2049	\$73,270	\$0	\$0	-\$323,500		-\$48,525	\$0	\$0	\$0	-\$372,025	\$32,529	\$499,236	
07/01/2049	06/30/2050	\$73,270	\$0	\$0	-\$302,228		-\$45,334	\$0	\$0	\$0	-\$347,562	\$19,118	\$244,062	
07/01/2050	06/30/2051	\$73,270	\$0	\$0	-\$281,398		-\$42,210	\$0	\$0	\$0	-\$323,608	\$6,278	\$2	

## 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:	Richmond Brick	
EIN:	54-6060633	
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
1	Baseline (note: includes mortality changes, IDA)	N/A	\$11,997,968
2	Change Active hours worked assumption to 1,198 per active and contribution rate to \$2.78 for all hours	(\$437)	\$11,997,531
3	Include late retirement factors for terminated vested participants over age 65	\$542,453	\$12,539,984
4	Non-PBGC premium administrative expenses increase 2% per year	\$33,063	\$12,573,047
5	Active headcount and CBUs decline 3% per year for 10 years and 1% per year thereafter	\$369,204	\$12,942,251

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.

From Template 5A.

Show details supporting the SFA amount on Sheet 6A-2.

Show details supporting the SFA amount on Sheet 6A-3.

Show details supporting the SFA amount on Sheet 6A-4.

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**

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:	Richmond Brick
EIN:	54-6060633
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	03/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$254,702
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$11,997,531
Non-SFA Interest Rate:	5.28%
SFA Interest Rate:	2.93%

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)	
						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))	
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									
04/01/2022	06/30/2022	\$18,317	\$0	\$0	-\$211,744	-\$194,427	-\$31,762	-\$437,933	\$86,278	\$11,645,876	\$0	\$3,483	\$276,502	
07/01/2022	06/30/2023	\$73,270	\$0	\$0	-\$843,206		-\$113,224	-\$956,430	\$327,212	\$11,016,658	\$0	\$16,534	\$366,306	
07/01/2023	06/30/2024	\$73,270	\$0	\$0	-\$821,692		-\$114,090	-\$935,782	\$309,079	\$10,389,955	\$0	\$21,275	\$460,851	
07/01/2024	06/30/2025	\$73,270	\$0	\$0	-\$801,416		-\$114,176	-\$915,592	\$291,012	\$9,765,375	\$0	\$26,267	\$560,388	
07/01/2025	06/30/2026	\$73,270	\$0	\$0	-\$811,421		-\$114,172	-\$925,593	\$272,566	\$9,112,348	\$0	\$31,523	\$665,181	
07/01/2026	06/30/2027	\$73,270	\$0	\$0	-\$782,487		-\$114,186	-\$896,673	\$253,856	\$8,469,531	\$0	\$37,056	\$775,507	
07/01/2027	06/30/2028	\$73,270	\$0	\$0	-\$775,232		-\$114,143	-\$889,375	\$235,128	\$7,815,284	\$0	\$42,881	\$891,658	
07/01/2028	06/30/2029	\$73,270	\$0	\$0	-\$756,671		-\$113,501	-\$870,172	\$216,240	\$7,161,352	\$0	\$49,014	\$1,013,942	
07/01/2029	06/30/2030	\$73,270	\$0	\$0	-\$750,562		-\$112,584	-\$863,146	\$197,183	\$6,495,389	\$0	\$55,470	\$1,142,682	
07/01/2030	06/30/2031	\$73,270	\$0	\$0	-\$730,966		-\$109,645	-\$840,611	\$178,000	\$5,832,778	\$0	\$62,268	\$1,278,220	
07/01/2031	06/30/2032	\$73,270	\$0	\$0	-\$697,632		-\$104,645	-\$802,277	\$159,147	\$5,189,648	\$0	\$69,424	\$1,420,914	
07/01/2032	06/30/2033	\$73,270	\$0	\$0	-\$663,727		-\$99,559	-\$763,286	\$140,875	\$4,567,237	\$0	\$76,959	\$1,571,143	
07/01/2033	06/30/2034	\$73,270	\$0	\$0	-\$644,110		-\$96,617	-\$740,727	\$122,968	\$3,949,479	\$0	\$84,891	\$1,729,304	
07/01/2034	06/30/2035	\$73,270	\$0	\$0	-\$613,061		-\$91,959	-\$705,020	\$105,391	\$3,349,850	\$0	\$93,242	\$1,895,816	
07/01/2035	06/30/2036	\$73,270	\$0	\$0	-\$610,150		-\$91,523	-\$701,673	\$87,871	\$2,736,048	\$0	\$102,033	\$2,071,119	
07/01/2036	06/30/2037	\$73,270	\$0	\$0	-\$586,948		-\$88,042	-\$674,990	\$70,278	\$2,131,336	\$0	\$111,289	\$2,255,678	
07/01/2037	06/30/2038	\$73,270	\$0	\$0	-\$568,375		-\$85,256	-\$653,631	\$52,872	\$1,530,577	\$0	\$121,034	\$2,449,982	
07/01/2038	06/30/2039	\$73,270	\$0	\$0	-\$540,791		-\$81,119	-\$621,910	\$35,735	\$944,402	\$0	\$131,293	\$2,654,545	
07/01/2039	06/30/2040	\$73,270	\$0	\$0	-\$520,624		-\$78,094	-\$598,718	\$18,900	\$364,585	\$0	\$142,094	\$2,869,909	
07/01/2040	06/30/2041	\$73,270	\$0	\$0	-\$486,708		-\$73,006	-\$364,585	\$0	\$0	-\$195,130	\$148,314	\$2,896,363	
07/01/2041	06/30/2042	\$73,270	\$0	\$0	-\$475,708		-\$71,356	\$0	\$0	\$0	-\$547,064	\$140,420	\$2,562,989	
07/01/2042	06/30/2043	\$73,270	\$0	\$0	-\$445,460		-\$66,819	\$0	\$0	\$0	-\$512,279	\$123,736	\$2,247,716	
07/01/2043	06/30/2044	\$73,270	\$0	\$0	-\$425,767		-\$63,865	\$0	\$0	\$0	-\$489,632	\$107,687	\$1,939,041	
07/01/2044	06/30/2045	\$73,270	\$0	\$0	-\$402,797		-\$60,420	\$0	\$0	\$0	-\$463,217	\$92,087	\$1,641,182	
07/01/2045	06/30/2046	\$73,270	\$0	\$0	-\$393,025		-\$58,954	\$0	\$0	\$0	-\$451,979	\$76,656	\$1,339,129	
07/01/2046	06/30/2047	\$73,270	\$0	\$0	-\$370,886		-\$55,633	\$0	\$0	\$0	-\$426,519	\$61,380	\$1,047,260	
07/01/2047	06/30/2048	\$73,270	\$0	\$0	-\$348,377		-\$52,257	\$0	\$0	\$0	-\$400,634	\$46,653	\$766,549	
07/01/2048	06/30/2049	\$73,270	\$0	\$0	-\$323,198		-\$48,480	\$0	\$0	\$0	-\$371,678	\$32,596	\$500,738	
07/01/2049	06/30/2050	\$73,270	\$0	\$0	-\$302,481		-\$45,372	\$0	\$0	\$0	-\$347,853	\$19,190	\$245,345	
07/01/2050	06/30/2051	\$73,270	\$0	\$0	-\$282,543		-\$42,381	\$0	\$0	\$0	-\$324,924	\$6,311	\$1	

**TEMPLATE 6A - Sheet 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 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:	Richmond Brick
EIN:	54-6060633
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	03/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$254,702
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$12,539,984
Non-SFA Interest Rate:	5.28%
SFA Interest Rate:	2.93%

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)	
						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))	
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									
04/01/2022	06/30/2022	\$18,317	\$0	\$0	-\$223,793	-\$194,427	-\$33,569	-\$451,789	\$90,201	\$12,178,396	\$0	\$3,483	\$276,502	
07/01/2022	06/30/2023	\$73,270	\$0	\$0	-\$890,123		-\$113,224	-\$1,003,347	\$342,128	\$11,517,177	\$0	\$16,534	\$366,306	
07/01/2023	06/30/2024	\$73,270	\$0	\$0	-\$867,250		-\$114,090	-\$981,340	\$323,077	\$10,858,914	\$0	\$21,275	\$460,851	
07/01/2024	06/30/2025	\$73,270	\$0	\$0	-\$845,530		-\$114,176	-\$959,706	\$304,106	\$10,203,314	\$0	\$26,267	\$560,388	
07/01/2025	06/30/2026	\$73,270	\$0	\$0	-\$854,004		-\$114,172	-\$968,176	\$284,773	\$9,519,911	\$0	\$31,523	\$665,181	
07/01/2026	06/30/2027	\$73,270	\$0	\$0	-\$823,450		-\$114,186	-\$937,636	\$265,197	\$8,847,472	\$0	\$37,056	\$775,507	
07/01/2027	06/30/2028	\$73,270	\$0	\$0	-\$814,485		-\$114,143	-\$928,628	\$245,627	\$8,164,471	\$0	\$42,881	\$891,658	
07/01/2028	06/30/2029	\$73,270	\$0	\$0	-\$794,126		-\$114,080	-\$908,206	\$225,914	\$7,482,179	\$0	\$49,014	\$1,013,942	
07/01/2029	06/30/2030	\$73,270	\$0	\$0	-\$786,132		-\$114,038	-\$900,170	\$206,040	\$6,788,049	\$0	\$55,470	\$1,142,682	
07/01/2030	06/30/2031	\$73,270	\$0	\$0	-\$764,571		-\$114,020	-\$878,591	\$186,018	\$6,095,476	\$0	\$62,268	\$1,278,220	
07/01/2031	06/30/2032	\$73,270	\$0	\$0	-\$729,200		-\$109,380	-\$838,580	\$166,312	\$5,423,208	\$0	\$69,424	\$1,420,914	
07/01/2032	06/30/2033	\$73,270	\$0	\$0	-\$693,192		-\$103,979	-\$797,171	\$147,221	\$4,773,258	\$0	\$76,959	\$1,571,143	
07/01/2033	06/30/2034	\$73,270	\$0	\$0	-\$671,425		-\$100,714	-\$772,139	\$128,545	\$4,129,664	\$0	\$84,891	\$1,729,304	
07/01/2034	06/30/2035	\$73,270	\$0	\$0	-\$638,192		-\$95,729	-\$733,921	\$110,247	\$3,505,990	\$0	\$93,242	\$1,895,816	
07/01/2035	06/30/2036	\$73,270	\$0	\$0	-\$633,084		-\$94,963	-\$728,047	\$92,060	\$2,870,004	\$0	\$102,033	\$2,071,119	
07/01/2036	06/30/2037	\$73,270	\$0	\$0	-\$607,697		-\$91,155	-\$698,852	\$73,853	\$2,245,005	\$0	\$111,289	\$2,255,678	
07/01/2037	06/30/2038	\$73,270	\$0	\$0	-\$586,972		-\$88,046	-\$675,018	\$55,890	\$1,625,877	\$0	\$121,034	\$2,449,982	
07/01/2038	06/30/2039	\$73,270	\$0	\$0	-\$557,294		-\$83,594	-\$640,888	\$38,249	\$1,023,238	\$0	\$131,293	\$2,654,545	
07/01/2039	06/30/2040	\$73,270	\$0	\$0	-\$535,114		-\$80,267	-\$615,381	\$20,966	\$428,823	\$0	\$142,094	\$2,869,909	
07/01/2040	06/30/2041	\$73,270	\$0	\$0	-\$499,290		-\$74,894	-\$428,823	\$0	\$0	-\$145,360	\$149,628	\$2,947,447	
07/01/2041	06/30/2042	\$73,270	\$0	\$0	-\$486,508		-\$72,976	\$0	\$0	\$0	-\$559,484	\$142,789	\$2,604,022	
07/01/2042	06/30/2043	\$73,270	\$0	\$0	-\$454,618		-\$68,193	\$0	\$0	\$0	-\$522,811	\$125,624	\$2,280,105	
07/01/2043	06/30/2044	\$73,270	\$0	\$0	-\$433,433		-\$65,015	\$0	\$0	\$0	-\$498,448	\$109,165	\$1,964,092	
07/01/2044	06/30/2045	\$73,270	\$0	\$0	-\$409,126		-\$61,369	\$0	\$0	\$0	-\$470,495	\$93,217	\$1,660,084	
07/01/2045	06/30/2046	\$73,270	\$0	\$0	-\$398,175		-\$59,726	\$0	\$0	\$0	-\$457,901	\$77,498	\$1,352,951	
07/01/2046	06/30/2047	\$73,270	\$0	\$0	-\$375,013		-\$56,252	\$0	\$0	\$0	-\$431,265	\$61,985	\$1,056,941	
07/01/2047	06/30/2048	\$73,270	\$0	\$0	-\$351,632		-\$52,745	\$0	\$0	\$0	-\$404,377	\$47,065	\$772,899	
07/01/2048	06/30/2049	\$73,270	\$0	\$0	-\$325,724		-\$48,859	\$0	\$0	\$0	-\$374,583	\$32,854	\$504,440	
07/01/2049	06/30/2050	\$73,270	\$0	\$0	-\$304,409		-\$45,661	\$0	\$0	\$0	-\$350,070	\$19,327	\$246,967	
07/01/2050	06/30/2051	\$73,270	\$0	\$0	-\$283,988		-\$42,598	\$0	\$0	\$0	-\$326,586	\$6,352	\$3	

**TEMPLATE 6A - Sheet 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 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:	Richmond Brick
EIN:	54-6060633
PN:	001
MPRA Plan?	No
If a MPRA Plan, which method yields the greatest amount of SFA?	N/A
SFA Measurement Date:	03/31/2022
Fair Market Value of Assets as of the SFA Measurement Date:	\$254,702
SFA Amount as of the SFA Measurement Date under the method calculated in this Sheet:	\$12,573,047
Non-SFA Interest Rate:	5.28%
SFA Interest Rate:	2.93%

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)
						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))
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								
04/01/2022	06/30/2022	\$18,317	\$0	\$0	-\$223,793	-\$194,427	-\$33,569	-\$451,789	\$90,443	\$12,211,701	\$0	\$3,483	\$276,502
07/01/2022	06/30/2023	\$73,270	\$0	\$0	-\$890,123		-\$113,224	-\$1,003,347	\$343,104	\$11,551,458	\$0	\$16,534	\$366,306
07/01/2023	06/30/2024	\$73,270	\$0	\$0	-\$867,250		-\$116,110	-\$983,360	\$324,051	\$10,892,149	\$0	\$21,275	\$460,851
07/01/2024	06/30/2025	\$73,270	\$0	\$0	-\$845,530		-\$118,256	-\$963,786	\$305,020	\$10,233,382	\$0	\$26,267	\$560,388
07/01/2025	06/30/2026	\$73,270	\$0	\$0	-\$854,004		-\$120,354	-\$974,358	\$285,564	\$9,544,588	\$0	\$31,523	\$665,181
07/01/2026	06/30/2027	\$73,270	\$0	\$0	-\$823,450		-\$122,512	-\$945,962	\$265,798	\$8,864,425	\$0	\$37,056	\$775,507
07/01/2027	06/30/2028	\$73,270	\$0	\$0	-\$814,485		-\$122,173	-\$936,658	\$246,006	\$8,173,773	\$0	\$42,881	\$891,658
07/01/2028	06/30/2029	\$73,270	\$0	\$0	-\$794,126		-\$119,119	-\$913,245	\$226,113	\$7,486,641	\$0	\$49,014	\$1,013,942
07/01/2029	06/30/2030	\$73,270	\$0	\$0	-\$786,132		-\$117,920	-\$904,052	\$206,114	\$6,788,703	\$0	\$55,470	\$1,142,682
07/01/2030	06/30/2031	\$73,270	\$0	\$0	-\$764,571		-\$114,686	-\$879,257	\$186,028	\$6,095,475	\$0	\$62,268	\$1,278,220
07/01/2031	06/30/2032	\$73,270	\$0	\$0	-\$729,200		-\$109,380	-\$838,580	\$166,312	\$5,423,207	\$0	\$69,424	\$1,420,914
07/01/2032	06/30/2033	\$73,270	\$0	\$0	-\$693,192		-\$103,979	-\$797,171	\$147,221	\$4,773,257	\$0	\$76,959	\$1,571,143
07/01/2033	06/30/2034	\$73,270	\$0	\$0	-\$671,425		-\$100,714	-\$772,139	\$128,545	\$4,129,663	\$0	\$84,891	\$1,729,304
07/01/2034	06/30/2035	\$73,270	\$0	\$0	-\$638,192		-\$95,729	-\$733,921	\$110,247	\$3,505,989	\$0	\$93,242	\$1,895,816
07/01/2035	06/30/2036	\$73,270	\$0	\$0	-\$633,084		-\$94,963	-\$728,047	\$92,060	\$2,870,003	\$0	\$102,033	\$2,071,119
07/01/2036	06/30/2037	\$73,270	\$0	\$0	-\$607,697		-\$91,155	-\$698,852	\$73,853	\$2,245,004	\$0	\$111,289	\$2,255,678
07/01/2037	06/30/2038	\$73,270	\$0	\$0	-\$586,972		-\$88,046	-\$675,018	\$55,890	\$1,625,876	\$0	\$121,034	\$2,449,982
07/01/2038	06/30/2039	\$73,270	\$0	\$0	-\$557,294		-\$83,594	-\$640,888	\$38,249	\$1,023,237	\$0	\$131,293	\$2,654,545
07/01/2039	06/30/2040	\$73,270	\$0	\$0	-\$535,114		-\$80,267	-\$615,381	\$20,966	\$428,822	\$0	\$142,094	\$2,869,909
07/01/2040	06/30/2041	\$73,270	\$0	\$0	-\$499,290		-\$74,894	-\$428,822	\$0	\$0	-\$145,361	\$149,628	\$2,947,446
07/01/2041	06/30/2042	\$73,270	\$0	\$0	-\$486,508		-\$72,976	\$0	\$0	\$0	-\$559,484	\$142,789	\$2,604,020
07/01/2042	06/30/2043	\$73,270	\$0	\$0	-\$454,618		-\$68,193	\$0	\$0	\$0	-\$522,811	\$125,624	\$2,280,104
07/01/2043	06/30/2044	\$73,270	\$0	\$0	-\$433,433		-\$65,015	\$0	\$0	\$0	-\$498,448	\$109,165	\$1,964,091
07/01/2044	06/30/2045	\$73,270	\$0	\$0	-\$409,126		-\$61,369	\$0	\$0	\$0	-\$470,495	\$93,217	\$1,660,083
07/01/2045	06/30/2046	\$73,270	\$0	\$0	-\$398,175		-\$59,726	\$0	\$0	\$0	-\$457,901	\$77,498	\$1,352,950
07/01/2046	06/30/2047	\$73,270	\$0	\$0	-\$375,013		-\$56,252	\$0	\$0	\$0	-\$431,265	\$61,985	\$1,056,940
07/01/2047	06/30/2048	\$73,270	\$0	\$0	-\$351,632		-\$52,745	\$0	\$0	\$0	-\$404,377	\$47,065	\$772,898
07/01/2048	06/30/2049	\$73,270	\$0	\$0	-\$325,724		-\$48,859	\$0	\$0	\$0	-\$374,583	\$32,854	\$504,439
07/01/2049	06/30/2050	\$73,270	\$0	\$0	-\$304,409		-\$45,661	\$0	\$0	\$0	-\$350,070	\$19,327	\$246,966
07/01/2050	06/30/2051	\$73,270	\$0	\$0	-\$283,988		-\$42,598	\$0	\$0	\$0	-\$326,586	\$6,352	\$2

**Version Updates**

Version	Date updated
v20220701p	07/01/2022

v20220701p

## 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.

### Assumption/Method Changes - SFA Eligibility

v20220701p

### 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)	
--	--

[illegible]



## 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:	Richmond Brick	
EIN:	54-6060633	
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
Base Mortality Assumption	Healthy: RP-2000 Employees and Healthy Annuitant Mortality Disabled: RR 96-7	Healthy: PRI-2012 amount-weighted Blue Collar Disabled: PRI-2012 amount-weighted Disabled	Original assumption is outdated. New assumption reflects more recently published experience for blue collar workers.
Mortality Improvement	No improvement	MP-2021 Generational Improvement	Original assumption is outdated. New assumption reflects more recently published experience.
Administrative Expenses	Future annual expenses were assumed to equal the most recent plan year's expenses.	Reflect PBGC premium increases and 2%/year inflation on other (non-premium) expenses, subject to 15% of benefit payments cap.	Original assumption is outdated. New assumption better reflects anticipated experience.
Hours Worked by Actives	Future work hours and corresponding service credits are the same as those in the year preceding the valuation.	Future work hours are assumed to be 1,198 per active based on actual average of active participants in the plan year prior to the census date.	Reflecting the average hours is more reasonable given the small active population.
Employer Contributions	Future contributions are constant and the same as those reported in the financial statements for the first valuation year	\$2.78 per hour multiplied by assumed CBUs described below.	Assumed contribution rate reflects average bargained rates as of July 9, 2021 and average of historical net reciprocal contributions per hour.
CBU and Active Headcount	Future headcount is constant at the same level as the first valuation year	CBUs and active headcounts decline 3% per year for 10 years and 1% per year thereafter.	New assumption represents anticipated industry decline based on historical decline.
Late Retirement Factors for Terminated Vested Participants	No actuarial increase for TV benefits commencing after age 65	TV benefits commencing after age 65 are actuarially increased	Follow the plan document and administrative practice.

**Version Updates**

v20220802p

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

**TEMPLATE 8**

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

v20220802p

**Contribution and Withdrawal Liability Details**

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:	Richmond Brick
EIN:	54-6060633
PN:	001

Unit (e.g. hourly, weekly)	Hourly
----------------------------	--------

		All Other Sources of Non-Investment Income								Projected Number of Active Participants (Including New Entrants) at the Beginning of the Plan Year	
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		
04/01/2022	06/30/2022	\$18,317	6,589	\$2.78	\$0	\$0	\$0	\$0	\$0	22	
07/01/2022	06/30/2023	\$71,072	25,565	\$2.78	\$0	\$0	\$0	\$0	\$0	21	
07/01/2023	06/30/2024	\$68,940	24,798	\$2.78	\$0	\$0	\$0	\$0	\$0	21	
07/01/2024	06/30/2025	\$66,872	24,054	\$2.78	\$0	\$0	\$0	\$0	\$0	20	
07/01/2025	06/30/2026	\$64,865	23,333	\$2.78	\$0	\$0	\$0	\$0	\$0	19	
07/01/2026	06/30/2027	\$62,919	22,633	\$2.78	\$0	\$0	\$0	\$0	\$0	19	
07/01/2027	06/30/2028	\$61,032	21,954	\$2.78	\$0	\$0	\$0	\$0	\$0	18	
07/01/2028	06/30/2029	\$59,201	21,295	\$2.78	\$0	\$0	\$0	\$0	\$0	18	
07/01/2029	06/30/2030	\$57,425	20,656	\$2.78	\$0	\$0	\$0	\$0	\$0	17	
07/01/2030	06/30/2031	\$55,702	20,037	\$2.78	\$0	\$0	\$0	\$0	\$0	17	
07/01/2031	06/30/2032	\$54,031	19,436	\$2.78	\$0	\$0	\$0	\$0	\$0	16	
07/01/2032	06/30/2033	\$53,491	19,241	\$2.78	\$0	\$0	\$0	\$0	\$0	16	
07/01/2033	06/30/2034	\$52,956	19,049	\$2.78	\$0	\$0	\$0	\$0	\$0	16	
07/01/2034	06/30/2035	\$52,426	18,858	\$2.78	\$0	\$0	\$0	\$0	\$0	16	
07/01/2035	06/30/2036	\$51,902	18,670	\$2.78	\$0	\$0	\$0	\$0	\$0	16	
07/01/2036	06/30/2037	\$51,383	18,483	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2037	06/30/2038	\$50,869	18,298	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2038	06/30/2039	\$50,360	18,115	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2039	06/30/2040	\$49,857	17,934	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2040	06/30/2041	\$49,358	17,755	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2041	06/30/2042	\$48,865	17,577	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2042	06/30/2043	\$48,376	17,401	\$2.78	\$0	\$0	\$0	\$0	\$0	15	
07/01/2043	06/30/2044	\$47,892	17,227	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2044	06/30/2045	\$47,413	17,055	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2045	06/30/2046	\$46,939	16,885	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2046	06/30/2047	\$46,470	16,716	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2047	06/30/2048	\$46,005	16,549	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2048	06/30/2049	\$45,545	16,383	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2049	06/30/2050	\$45,090	16,219	\$2.78	\$0	\$0	\$0	\$0	\$0	14	
07/01/2050	06/30/2051	\$44,639	16,057	\$2.78	\$0	\$0	\$0	\$0	\$0	13	

\* 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."

**Version Updates**

Version	Date updated
v20230727	07/27/2023

v20230727

# 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	<table><tr><th>Age</th><th>Actives</th></tr><tr><td>55</td><td>10%</td></tr><tr><td>56</td><td>20%</td></tr><tr><td>57</td><td>30%</td></tr><tr><td>58</td><td>40%</td></tr><tr><td>59</td><td>50%</td></tr><tr><td>60+</td><td>100%</td></tr></table>	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
Age	Actives																		
55	10%																		
56	20%																		
57	30%																		
58	40%																		
59	50%																		
60+	100%																		

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:	Richmond Brick
EIN:	54-6060633
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 <a href="#">SFA Assumption Guidance</a>	Comments
SFA Measurement Date	N/A	N/A	03/31/2022	03/31/2022	N/A	
Census Data as of	2018 Schedule MB	07/01/2019	07/01/2021	07/01/2021	N/A	

#### DEMOGRAPHIC ASSUMPTIONS

Base Mortality - Healthy	2018 Schedule MB	RP-2000 Employees and Healthy Annuitants	Pri-2012 amount-weighted Blue Collar	Pri-2012 amount-weighted Blue Collar	Acceptable Change	
Mortality Improvement - Healthy	2018 Schedule MB	None	MP-2021	MP-2021	Acceptable Change	
Base Mortality - Disabled	2018 Schedule MB	Rates in Revenue Ruling 96-7	Pri-2012 amount-weighted Disabled	Pri-2012 amount-weighted Disabled	Acceptable Change	
Mortality Improvement - Disabled	2018 Schedule MB	None	MP-2021	MP-2021	Acceptable Change	
Retirement - Actives	2018 Schedule MB	Age 65 with 5 years of service	Age 65 with 5 years of service	Age 65 with 5 years of service	No Change	
Retirement - TVs	2018 Schedule MB	Age 65	Age 65	Age 65	No Change	
Turnover	2018 Schedule MB	Sarason T-11	Sarason T-11	Sarason T-11	No Change	
Disability	2018 Schedule MB	1985 Pension Disability Table Class I Rates	1985 Pension Disability Table Class I Rates	1985 Pension Disability Table Class I Rates	No Change	
Optional Form Elections - Actives		100% Straight Life	100% Straight Life	100% Straight Life	No Change	
Optional Form Elections - TVs		100% Straight Life	100% Straight Life	100% Straight Life	No Change	
Marital Status		100% Married	100% Married	100% Married	No Change	
Spouse Age Difference	2018 Schedule MB	Males are 3 years older than females	Males are 3 years older than females	Males are 3 years older than females	No Change	
Active Participant Count		Flat/level	Flat/level	3% annual decline for 10 years & 1% annual decline thereafter	Generally Acceptable Change	
New Entrant Profile		None	Based on new entrants in the last 5 years (same as 2nd application)	Same as Baseline	Acceptable Change	



# Template 10

v20230727

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

### PLAN INFORMATION

Abbreviated Plan Name:	Richmond Brick
EIN:	54-6060633
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 <a href="#">SFA Assumption Guidance</a>	Comments
Missing or Incomplete Data		None	None	None	No Change	
"Missing" Terminated Vested Participant Assumption		None	None	Assumed spouses of deceased TVs with LRF > 1 and deceased TVs with LRF > 1 who died between census & measurement date removed	Acceptable Change	
Treatment of Participants Working Past Retirement Date		No actuarial increase	No actuarial increase	Apply late retirement factors for terminated vested participants per plan doc and administrative practice	Other Change	
Assumptions Related to Reciprocity		None	None	None	No Change	
Other Demographic Assumption 1		N/A	N/A	N/A	No Change	
Other Demographic Assumption 2		N/A	N/A	N/A	No Change	
Other Demographic Assumption 3		N/A	N/A	N/A	No Change	

### NON-DEMOGRAPHIC ASSUMPTIONS

Contribution Base Units		Flat/level	Flat/level	3% annual decline for 10 years & 1% annual decline thereafter	Generally Acceptable Change	
Contribution Rate		Actual audited contributions, flat in the future	Actual audited contributions, flat in the future	\$2.78	Other Change	
Administrative Expenses		Most recent expenses, flat in the future	Reflect PBGC premium increases	Also reflect 2% inflation on non-premium expenses	Other Change	

## Template 10

v20230727

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

#### PLAN INFORMATION

Abbreviated Plan Name:	Richmond Brick
EIN:	54-6060633
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 <a href="#">SFA Assumption Guidance</a>	Comments
Assumed Withdrawal Payments - Currently Withdrawn Employers		None	None	None		
Assumed Withdrawal Payments -Future Withdrawals		None	None	None		
Other Assumption 1		N/A	N/A	N/A		
Other Assumption 2		N/A	N/A	N/A		
Other Assumption 3		N/A	N/A	N/A		

#### CASH FLOW TIMING ASSUMPTIONS

Benefit Payment Timing	Mid-Year	Mid-Year	Mid-Year		
Contribution Timing	Mid-Year	Mid-Year	Mid-Year		
Withdrawal Payment Timing	N/A	N/A	N/A		
Administrative Expense Timing	Mid-Year	Mid-Year	Mid-Year		
Other Payment Timing	N/A	N/A	N/A		

Create additional rows as needed.