1991

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Kelly A. Renze

University of Northern Iowa

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ACTUARIAL COMPUTATION
OF MULTIEmployER PENSION PLAN WITHDRAWAL LIABILITY

Senior Thesis
Advisor: Mr. John Cross
April 24, 1991

Report prepared by:
Kelly A. Renze
BACKGROUND

Inasmuch as most pension plans begin operations with a supplemental liability and additional layers of supplemental liability may be created from time to time, there is no assurance that the accrued benefits of a typical defined benefit pension plan could be paid in full if the plan should terminate. Over the years, thousands of plans, mostly small and in operation for only a few years, have terminated, many with loss of some benefits by the participants as a group. To deal with this situation and to assure participants that their vested benefits will be paid, up to a limit, irrespective of the funded status of the plan at the time of termination, Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) established a program of plan benefits insurance, officially entitled "plan termination insurance".

The plan benefits insurance program is administered by a self-financed public corporation named the Pension Benefit Guaranty Corporation (PBGC). It functions under a board of directors made up of the Secretaries of Commerce, Labor, and Treasury. The insurance program covers, with certain
exceptions, all qualified defined benefit pension plans and all other defined benefit pension plans affecting interstate commerce that, for the preceding five years, have in practice met all the requirements of a qualified plan. A defined benefit plan contains a benefit formula that determines an employee's prospective monthly pension. Typical formulas provide for: A) A pension related to service, such as five dollars of monthly pension for each year of service; B) A pension related to pay and service, such as one percent of base pay for each year of service; C) A pension integrated with Social Security. Some examples of plans excluded by ERISA include profit sharing, church plans, and government plans.

ERISA allowed a plan sponsor to determine when a plan should be terminated. In such event, the PBGC would guarantee the appropriate benefits and bill the plan sponsor for the insufficiency (the gap between guaranteed benefits and the plan's assets). The plan sponsor would then be liable for the insufficiency up to thirty percent of its net worth.

It soon become apparent to many that it would be impracticable to extend the program in its original form to multiemployer plans. At the heart of the difficulties was the procedure specified in the law for the allocation of the
unfunded actuarial liabilities of a multiemployer plan, especially as between those employers who withdraw from the plan before it terminates and those who remain to the date of termination. Also, Congress felt that a termination program like the one established by ERISA did little to strengthen financially weak plans. Because of systematic funding standards, plans were unable to call for increased funding in times of financial distress. This encouraged early terminations.

The Multiemployer Pension Plan Amendments Act of 1980 (MPPAA), which was signed into law on September 26, 1980, substantially revised Title IV of ERISA as it applies to multiemployer pension plans. Practically every multiemployer pension plan has had to take some action as a result of this amendment.

**PROVISIONS OF MPPAA**

1) **Definition of Multiemployer Plan**

The MPPAA defines a multiemployer plan as one to which more than one employer was required to contribute under a collective bargaining agreement between an employee organization
and more than one employer. Generally, the term is more narrowly defined to embrace only those plans where the employing firms are not financially related. The more narrow definition excludes plans of a parent corporation which cover the employees of affiliated or subsidiary corporations and the multiplant plans of one employer. Furthermore, the term is properly reserved for those arrangements under which contributions, usually at uniform rates, are payable into one common fund, and benefits on a uniform scale are payable to eligible claimants from pooled assets of the fund.

The multiemployer plan has emerged principally in industries characterized by skilled craftsmen, numerous small employers, intense competition, and a high rate of business failure. It offers the overriding advantage of making pensions available to employees who, because of their employment relationship or the business environment in which they earn their livelihood, would not have access to this form of economic security. This type of plan standardizes pension costs for competing employers, stabilizes the experience of the pension fund, affords the economies of large-scale operations, and provides for transferability of pension credits among the participating firms. Some examples of multiemployer plans
include: Amalgamated Clothing Workers of America, International Brotherhood of Carpenters and Joiners, and the Laborers Union.

2) Plan Termination

A multiemployer plan may be terminated by amendment or by withdrawal of every employer (mass withdrawal). The adoption of either of two types of amendments will cause a termination of a plan: A) An amendment that provides that participants will receive no credit for vesting or benefit accrual under the plan for any period of service with an employer after the date specified by the amendment, or B) an amendment that causes a plan to become a defined contribution plan (A plan that contains a contribution formula under which the employer contributes an annual sum, such as ten percent of base pay, to each employee's account).

A plan terminated because of "mass withdrawal" is terminated on the earlier of the date the last employer withdraws or the first day of the first plan year for which no employer contributions were required. A mass withdrawal is presumed if substantially all the employers withdraw within three years. The Trustees of a plan terminated by "mass withdrawal" must limit the payment of benefits to those that are
nonforfeitable as of the date of the termination. Benefits attributable to employer contributions (other than death benefits) may only be paid in the form of an annuity, unless the plan assets are distributed in full satisfaction of all nonforfeitable benefits under the plan, or unless the value of the annuity does not exceed $1750. The value of nonforfeitable benefits and the value of the assets of the plan must be determined in writing as of the end of the plan year of the termination, and each plan year thereafter. If the value of nonforfeitable benefits exceeds the value of plan assets, the plan sponsor must reduce benefits under the plan, but only to the extent necessary to pay all of the nonforfeitable benefits when due and to the extent that those benefits are not eligible for the PBGC's guarantee.

A plan terminated by an amendment stops the accrual of benefits, but the plan continues for the purpose of paying out the frozen benefits. Employers remain obligated to contribute at a rate not less than the highest rate applicable during the five preceding plan years.

3) Guaranteed Benefits

Multiemployer plan benefits are guaranteed only if the
plan becomes insolvent, that is, its available resources are not sufficient to pay benefits under the plan. The monthly benefit of a participant or beneficiary that is guaranteed by the PBGC is 100% of the accrual rate up to five dollars plus 75% of the lesser of fifteen dollars or the accrual rate in excess of five dollars, times the number of years of the participant's credited service. Benefit increases in effect for fewer than sixty months are not included in this guarantee. In addition, for certain "underfunded" plans, the maximum guarantee is 100% of the first five dollars of benefit accrual plus 65% of the accrual rate greater than five dollars but not exceeding fifteen dollars. (An underfunded plan is one which did not meet minimum funding requirements in the ten years before ERISA became effective and it becomes insolvent before the year 2000 and had to reduce or suspend benefits as an insolvent or terminated plan.) MPPAA also directs the PBGC to establish a program of supplemental guarantees so that multiemployer plans meeting qualifying conditions to be set by the PBGC and paying an additional premium will be able to get coverage for a higher guarantee.

For example, suppose a participant has thirty years of credited service in a plan that provides benefits of twenty-five
dollars per year of credited service. His guaranteed benefits would be $487.50 per month ($5+75% of $15)x30), deferred to Normal Retirement Age. Thus, of the total accrued benefit of $750, only 65% will be guaranteed. If the plan was "underfunded", the next $15 would qualify for 65% guarantee (rather than 75%), resulting in a guaranteed monthly benefit of $442.50 ($5+65% of $15)x30). If the plan was amended two years ago to increase the benefit accrual from twenty-five to thirty dollars per year, the participant's guaranteed benefits will be the same as described above, because the benefit increase was not in effect at least sixty months and is therefore not eligible for the guarantee.

4) Premiums

The PBGC is authorized to establish premium rates and bases for the application of those rates. The basic benefit rates must be uniform for all multiemployer plans insured by the PBGC. The annual premium rate for the plan year in which September 26, 1980, falls is the prorata portion of the fifty cent premium for the number of months in such year ending on or before September 26, 1980, plus the prorata portion of the one dollar premium for the number of months in the plan year ending
after September 26, 1980. The premium for each of the first four plan years beginning after September 26, 1980 is $1.40; for the fifth and sixth plan years it is $1.80; for the seventh and eighth plan years, $2.20; for the ninth and succeeding plan years $2.60.

5) Withdrawal from a Multiemployer Plan

Any employer who withdraws (totally or partially) after September 26, 1980 is generally required to continue funding a proportional share of the plan's unfunded vested benefits. A complete withdrawal from a multiemployer plan occurs when an employer A) permanently ceases to have an obligation to contribute under the plan, or B) permanently ceases all covered operations under the plan. The date of complete withdrawal is the date of the cessation of the obligation to contribute or the cessation of covered operations. The obligation to contribute arises under one or more collective bargaining agreements or as a result of a duty under applicable labor management relations law.

A partial withdrawal from a multiemployer plan occurs on the last day of the plan year in which there is either A) a 70% decline in the contribution base units, or B) a partial
cessation of the employer's obligation to contribute. The liability for partial withdrawal is a pro-rata portion of the liability in the event of a complete withdrawal.

6) Determination of Withdrawal Liability

Prior to MPPAA withdrawal liability was not automatic. A contributing employer had contingent termination liability on termination of a plan based on the plan's unfunded guaranteed benefits. MPPAA, however, requires a withdrawing employer to share in the plan's unfunded vested benefits, which will almost always be greater than the plan's unfunded guaranteed benefits. The first step in determining an employer's withdrawal liability is to determine the amount of the plan's unfunded vested benefits. The next step will be to allocate to the withdrawing employer a share of those unfunded vested benefits.

To determine the unfunded vested benefits of a plan, it is necessary to compute the "present value of vested benefits" and the value of the plan's assets. The present value of vested benefits depends upon the identification of the benefits that are considered vested for this purpose, as well as the actuarial assumptions and methods. A benefit is treated as vested and nonforfeitable if the participant has met all of the conditions
for entitlement, except generally for the submission of an application, retirement, or completion of a waiting period, even though the benefit might subsequently be reduced.

The Act authorizes the PBGC to prescribe by regulation actuarial assumptions and methods which a plan actuary may use in determining an employer's withdrawal liability. The actuary may use different actuarial assumptions and methods provided that, in the aggregate, they are reasonable and represent the actuary's best estimate of anticipated experience under the plan. Some assumptions made include investment return, retirement age, mortality rates, and administrative expense.

The basic method provided for calculating a withdrawing employer's liability is the presumptive method. Under this method a withdrawing employer's share of a plan's unfunded vested benefits equals the sum of: A) Its share of the unamortized portion of the liability for unfunded vested benefits at the end of the last plan year ending before September 26, 1980, B) Its share of the unamortized portion of the liability for changes in unfunded vested benefits for plan years ending after September 26, 1980, and C) Its share of reallocated liabilities which are left by withdrawing employers.

Unfunded vested benefits are assumed to be written down
at the rate of five percent per year. The change in unfunded vested benefits for a plan year ending after September 26, 1980 is determined as the difference between A) the unfunded vested benefits as of the end of the plan year, and B) the sum of the unamortized amount of the plan's unfunded vested benefits on the last day of the plan year ending before September 26, 1980, and the unamortized portions of the changes in the unfunded vested benefits for each preceding plan year ending after September 26, 1980.

Reallocated unfunded vested benefits are the sum of the amounts the Trustees determine, in the plan year, to be A) Uncollectible from an employer because of bankruptcy or similar proceedings, B) Not assessable against a withdrawn employer to whom a bill for liability was sent because of the deminimus rule, the twenty year payment cap, or the dollar limitations on liability that apply in certain sale and insolvency situations, or C) Uncollectible or unassessable for other reasons, under standards adopted by the Trustees that are not inconsistent with regulations prescribed by the PBGC. These liabilities are also reduced five percent per year.

A withdrawing employer will share in each pool of liability by multiplying the unamortized amount of the liability
by a ratio as follows: A) The ratio for the pre September 26, 1980 liability is the total contributions required to be made by the withdrawing employer for the last five plan years ending before September 26, 1980 divided by the total contributions for the same five plan years actually made by all employers who were required to contribute on or after September 26, 1980 and had not withdrawn from the plan before that date. B) The ratio for allocating the changes in liability after September 26, 1980, and the reallocated liability is the withdrawing employer's required contributions for the five year period ending on the date of the establishment of the liability, divided by the contributions made by all employers for the same five year period, reduced by contributions made in those years by employers who withdrew from the plan by the year ended on the date of establishment of the liability.

In order to ease the burden on small employers and employers who have had only limited contact with the plan, the law provides for liability to be excused or reduced if a withdrawing employer's share of the unfunded vested benefits is small. The law establishes a deminimis amount which is used to determine a deductible in the calculation of withdrawal liability. The deminimus is an amount equal to the lesser of
$50,000 or 3/4 of one percent of a plan's unfunded vested benefits. The deductible amount is the deminimus amount reduced, dollar-for-dollar, as an employer's allocated share of unfunded vested benefits exceeds $100,000.

Withdrawal liability is to be paid to the plan over a period of years. The law provides for a determination of the annual payment as well as the duration of payments. An employer's annual withdrawal liability payment is equal to the average number of contribution base units (hours worked, for example) for the three consecutive plan years in which the number of units was highest out of the last ten plan years preceding the plan year of withdrawal, multiplied by the highest contribution rate (cents per hour, for example) at which the employer had an obligation to contribute under the plan during the ten plan years ending with the plan year of the withdrawal.

The law also calls for payments to continue until the liability is fully amortized. In calculating the duration of payments there is a requirement that interest be charged at the valuation interest assumption. Further, in computing the duration it is assumed that payments are made on an annual basis and that the first payment is made the first day of the plan year following the plan year in which the withdrawal takes
place. An employer is not required to make liability payments to the plan for more than twenty years. This twenty year cap does not apply, however, in the event of a mass withdrawal.

6) **Minimum Funding Requirements**

ERISA requires that certain changes in the accrued liability are to be amortized in equal installments over specified periods. MPPAA has changed two of the amortization periods as they apply to multiemployer plans, to match with those required for single employer plans. These are: 1) any change in liability due to a plan amendment must be amortized in equal installments over thirty years (instead of the prior forty years), and 2) any change in liability due to an experience gain or loss must be amortized over a period of fifteen years (instead of the prior twenty years).

In a plan which has a very large proportion of retirees and inactive vested participants MPPAA requires additional funding. Such plans are labelled "in reorganization". MPPAA requires that the funding target for each year that a plan is in reorganization be set at a level sufficient to fund the unfunded benefit obligations attributable to participants in pay status over ten years, and the unfunded obligations attributable to all
other participants over twenty-five years, plus an additional amount for increases in normal cost made while a plan is in reorganization.

The minimum contribution requirement is: 1) the payment required to amortize the unfunded vested liabilities of participants in pay status over ten years, plus 2) the payment required to amortize the unfunded vested liabilities of all other participants over twenty-five years, plus 3) the increase in normal cost for the plan year determined under the entry age normal funding method, that is attributable to plan amendments adopted while the plan was in reorganization, less 4) an overburden credit.

A plan is overburdened if 1) the average number of pensioners in the base plan year exceeds the average of the number of active participants in the base plan year and the two preceding plan years, and 2) the rate of employer contributions under the plan is at least equal to the greater of the rate of contributions for the preceding plan year or the rate for the plan year preceding the first year in which the plan is in reorganization. The amount of the credit is the product of one-half of the average "guaranteed" benefit paid in the base plan year and the overburden factor for the plan year. The
overburden factor is the average number of pensioners for the base plan year, minus the average number of active participants in the last three years.

7) **Merger/Transfer of Plan Assets or Liabilities**

Unless PBGC regulations provide otherwise, a multiemployer plan is permitted to merge with another multiemployer plan or to transfer assets or liabilities to or from another multiemployer plan if: 1) the plan sponsor of each plan notifies the PBGC of a merger or transfer at least 120 days before the effective date of the merger or transfer; 2) the accrued benefit of any participant or beneficiary is not lower after the effective date of a merger or transfer than it was immediately before that date; 3) the benefits of participants and beneficiaries are not reasonably expected to be suspended under the plan insolvency provisions; and 4) an actuarial valuation of assets and liabilities of each of the affected plans for the plan year preceding the effective date of the merger or transfer has been performed based on the most recent data available as of the day before the start of that plan year.

Upon the transfer of assets or liabilities between, or a merger of, a multiemployer plan and a single-employer plan, the
accrued benefits of any participant may not be lower immediately after the transfer or merger than it was immediately before the merger. However, if the single-employer plan terminates within 60 months after the transfer to the single employer plan, the multiemployer plan is liable to the PBGC for an amount which is the lesser of: 1) The amount of the plan asset insufficiency of the terminated single-employer plan less thirty percent of the net worth of the single-employer plan sponsor, or 2) The value, at the time of the transfer, of the unfunded benefits transferred to the single-employer plan and guaranteed by the PBGC.

However, a multiemployer plan is not liable because of the transfer of liabilities to a single-employer plan if the liabilities had previously accrued under a single-employer plan that merged with a multiemployer plan. The multiemployer plan is also not liable if the value of the liabilities transferred to the single-employer plan does not exceed the value of the liabilities for benefits which accrued before the single-employer plan merged with the multiemployer plan. In addition, the multiemployer plan is not liable if the value of assets transferred with the liabilities are substantially equal to the value of the assets which would have been in the single-employer plan.
plan if the employer had maintained and funded it as a separate plan under which no benefits accrued after the merger.

The PBGC may, on its own initiative or upon the request of the plan sponsor, order the partition of a plan so that a portion of its assets and liabilities is segregated and held as a separate plan. The PBGC may order the partition of a plan only if notice has been given to the plan sponsor and the plan participants whose vested benefits will be affected. The PBGC must also find that there will be a substantial reduction in the contributions to the plan due to a bankrupt employer, the plan may become insolvent, the contributions will have to be increased significantly to meet the minimum contribution requirement and prevent insolvency, and a partition would prevent the plan from becoming insolvent. If the PBGC orders the partition, the benefits transferred can be no greater than the nonforfeitable benefits directly attributed to service with the employer involved in the bankruptcy proceeding and offset by an equitable share of the plan's assets.

If a bargaining unit shifts from one multiemployer to another because of a certified change in the Union representing the group, the old plan must transfer the vested benefits of the employees in that unit, plus assets to the new plan in
according with several rules. The old plan sponsor must be notified of the change, by the employer, within thirty days after the change occurs. The old plan must notify the employer of the amount of the employer's withdrawal liability, the intent to transfer the nonforfeitable benefits to the new plan, and the amount of assets determined by statutory formula and liabilities which is to be transferred to the new plan. The old plan must also notify the new plan of the benefits, liabilities, and assets to be transferred to the new plan. Unless the employer or the new plan objects within sixty days, the old plan must promptly transfer the assets and liabilities to the new plan. Finally, the employer's withdrawal liability with respect to the old plan is reduced by the value of the vested benefits transferred to the new plan less the value of the assets transferred. The two plans may agree to a different mix of liabilities and assets to be transferred, but the employer is entitled to a withdrawal liability credit at least equal to what he would have gotten if the plans had followed the statutory procedure.

EXPLANATION OF PROGRAM
The enclosed APL program and sample output demonstrates how the Principal Financial Group deals with calculating withdrawal liability for employers who withdraw from multiemployer pension plans (Section 6 above). This program was written under the guidance of John Hamilton, a systems analyst at the Principal, and Marilyn Janzen, an actuary at the Principal. It is currently being used in their actuarial department to generate the reports shown.

APL is an acronym for A Programming Language, which is the title of a book by Dr. K.E. Iverson defining a notation for mathematics which has evolved to APL programming language today. Not only is APL similar in many respects to algebraic notation, but it also contains many useful functions not expressible concisely with conventional symbols. It has proven to be very efficient for describing algorithms and is useful where fast answers are needed for one-time problems and modeling applications, especially when the application is expected to undergo frequent change.

The power of APL comes from its direct manipulation of aggregates of data in the form of arrays. Computers excel where aggregates are manipulated, where the descriptive details of a function do not grow with the size of the aggregates being
manipulated, and where one description suffices to cover a large population of aggregates. Most other languages require their programs to penetrate these structures and manipulate the components individually. It is not surprising that APL programs are much shorter and more lucid than programs in other languages. Because of its power in aggregate and component manipulation, APL has many more primitive functions than other languages. Rather than adding to complexity, this multiplicity actually simplifies. When a typical processing need arises, APL has a primitive function that naturally performs it.

CONCLUSION

This project helps to demonstrate how pension actuaries must keep a constant eye on new laws. The pension industry is constantly bombarded with new laws which force them to alter policies and procedures. Because of the huge number of laws, it is difficult for all employees to fully understand every law. During my stay at the Principal, I discovered that many passages are interpreted differently by different people. I also uncovered some details through my research that other employees were not aware of.
Because of this complexity, it is often necessary to assign to one person, such as myself, the job of understanding and becoming an "expert" on the law. Hence, these laws obviously result in an increased expense for insurance companies, and because of their complexity, an increased confusion on the part of their clients.

I feel that the passage of MPPAA was a very necessary and overdue addition to ERISA. Before its passage, employers of multiemployer plans could withdraw without assuming responsibility for the benefits promised to their employees. Also, the provisions for accelerated funding of plans in financial distress has resulted in more financially stable plans. Although many people may complain about the increased paperwork and research involved in the passage of MPPAA, the bottom line is that it helps to protect the "little people" which is very necessary in today's world of large corporations.
REFERENCES


3. Education and Examination Committee of the Society of Actuaries. Part 7 Study Notes.


MULTI-EMPLOYER WITHDRAWAL LIABILITY CALCULATIONS

PROGRAM DOCUMENTATION

APL Workspace: MEWL
Programmed By: Kelly A. Renze
* If entering data for a new contract:
  - NEW.DATA
  - GET.OPTIONS
  - GET.INPUT
    - If RESP='A' or RESP='C'
      - GET.INIT.YEAR1
    - Else
      - GET.INIT.YEAR2
  - GET.PRES
    - GET.CONTRIB
    - MORE.PRES
  - GET.PREV
    - GET.CONTRIB
  - GET.REALL
    - GET.CONTRIB
    - GET.HIST
    - GET.TOTCONTRIB
    - GET.CL
    - SPELL.MONTH
  - CHANGE.INPUT
  - CHECK.INPUT
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
      - POOL.CALCS
        - CURR.UVB.CALC
        - FIVE.DUE.CALC
        - DIV.CALC
      - REALL.CALCS
        - UNAM.WD.YEAR.CALC
      - ADJ.CALCS
        - LAST.UVB.CALC
        - DEM.FAC.CALC
        - DEM. ADJ.CALC
        - AD.WL.CALC
  - OUTPUT
    - WS.OUT
      - WRITE
      - WORKSHEET
        - WS.SEC1
          - WS.SEC1A
            - WS.NEWPAGE.A
          - WS.SEC1B
            - UNDER.HEAD
            - WS.NEWPAGE
              - UNDER.HEAD
          - WS.SEC1C
- WRITE
- CON.HIST
  - CON.HISTA
  - WS.NEWPAGE.A
  - CON.HISTB
    - UNDER.HEAD
    - WS.NEWPAGE
- TABLE2.OUT
  - WRITE
  - TABLE2
    - TABLE2ROWS
    - TABLE2B
    - TABLE2C
- TABLE3.OUT
  - WRITE
  - TABLE3
- CL.OUT
- ANOTHER.WS
- CALCULATE
  - TABLE1.CALCS
  - TABLE2.CALCS
  - TABLE3.CALCS
  - WS.CALCS
    - POOL.CALCS
      - CURR.UVB.CALC
      - FIVE.DUE.CALC
      - DIV.CALC
    - REALL.CALCS
      - UNAM.WD.YEAR.CALC
    - ADJ.CALCS
      - LAST.UVB.CALC
      - DEM.FAC.CALC
      - DEM.ADJ.CALC
      - AD.WL.CALC
- WS.OUT
- SAVE.CASES
* If entering data for a pre-existing contract:
  - GET.CASE
  - CHECK.INPUT

- If adding or deleting data:
  - UPDATE.INPUT
    - GET.OPTIONS
    - ADD.YEARS
    - DELETE.YEARS
    - CHANGE.PREV
      - GET.CONTRIB
    - CHANGE.ER
      - GET.CONTRIB
    - MORE.PRES
    - CHANGE.REALL
      - GET.CONTRIB
    - GET.CL
  - CHANGE.INPUT
    - CHECK.INPUT
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
      - POOL.CALCS
        - CURR.UVB.CALC
        - FIVE.DUE.CALC
        - DIV.CALC
      - REALL.CALCS
        - UNAM.WD.YEAR.CALC
      - ADJ.CALCS
        - LAST.UVB.CALC
        - DEM.FAC.CALC
        - DEM.ADJ.CALC
        - AD.WL.CALC
  - OUTPUT
    - WS.OUT
    - WRITE
    - WORKSHEET
      - WS.SEC1
        - WS.SEC1A
          - WS.NEWPAGE.A
        - WS.SEC1B
          - UNDER.HEAD
          - WS.NEWPAGE
            - UNDER.HEAD
        - WS.SEC1C
          - UNDER.HEAD
          - WS.NEWPAGE
            - UNDER.HEAD
      - WS.POOLS
        - WS.SEC2
- TABLE1.OUT
  - WRITE
  - TABLE1
    - TABLE1A
      - WRITE
      - TABLE1A
    - TABLE1B
      - WRITE
      - TABLE1B
      - CHECK.NEWPAGE
      - BLANKLINES
    - CHECK.NEWPAGE2

- CON.HIST.OUT
  - WRITE
  - CON.HIST
    - CON.HISTA
      - WRITE
      - CON.HISTA
    - CON.HISTB
      - WRITE
      - CON.HISTB
- UNDER.HEAD
- WS.NEWPAGE

- TABLE2.OUT
  - WRITE
  - TABLE2
    - TABLE2ROWS
    - TABLE2B
    - TABLE2C

- TABLE3.OUT
  - WRITE
  - TABLE3

- CL.OUT
- ANOTHER.WS
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
      - POOL.CALCS
        - CURR.UVB.CALC
        - FIVE.DUE.CALC
        - DIV.CALC
      - REALL.CALCS
        - UNAM.WD.YEAR.CALC
      - ADJ.CALCS
        - LAST.UVB.CALC
        - DEM.FAC.CALC
        - DEM.ADJ.CALC
        - AD.WL.CALC

- WS.OUT

- SAVE.CASES

- If changing values:
  - CHANGE.INPUT
  - CHECK.INPUT
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
      - POOL.CALCS
        - CURR.UVB.CALC
        - FIVE.DUE.CALC
        - DIV.CALC
      - REALL.CALCS
        - UNAM.WD.YEAR.CALC
      - ADJ.CALCS
        - LAST.UVB.CALC
        - DEM.FAC.CALC
        - DEM.ADJ.CALC
        - AD.WL.CALC

- OUTPUT
  - WS.OUT
- WRITE
- WORKSHEET
  - WS.SEC1
    - WS.SEC1A
      - WS.NEWPAGE.A
    - WS.SEC1B
      - UNDER.HEAD
      - WS.NEWPAGE
      - UNDER.HEAD
    - WS.SEC1C
      - UNDER.HEAD
      - WS.NEWPAGE
      - UNDER.HEAD
  - WS.POOLS
    - WS.SEC2
      - WS.SEC2A
      - WS.NEWPAGE.A
      - WS.SEC2B
      - WS.NEWPAGE
      - UNDER.HEAD
    - WS.SEC2C
      - WS.NEWPAGE
      - UNDER.HEAD
  - WS.SEC3
    - WS.SEC3A
      - WS.NEWPAGE.A
      - WS.SEC2B
      - WS.NEWPAGE
      - UNDER.HEAD
    - WS.SEC2C
      - WS.NEWPAGE
      - UNDER.HEAD
  - WS.REALL
    - WS.REALL.A
      - WS.NEWPAGE.A
      - WS.REALL.B
      - WS.NEWPAGE
      - UNDER.HEAD
    - WS.REALL.C
      - WS.NEWPAGE.A
    - WS.REALL.D
      - WS.NEWPAGE
      - UNDER.HEAD
  - WS.ADJWL
    - WS.ADJWL.A
      - WS.NEWPAGE.A
      - WS.ADJWL.B
      - WS.NEWPAGE
      - UNDER.HEAD
    - WS.ADJWL.C
      - WS.NEWPAGE.A
    - WS.ADJWL.D
      - WS.NEWPAGE
      - UNDER.HEAD
- TABLE1.OUT
  - WRITE
  - TABLE1
    - TABLE1A
      - CHECK.NEWPAGE
    - TABLE1B
      - CHECK.NEWPAGE2
      - BLANKLINES
        - CHECK.NEWPAGE2
  - CON.HIST.OUT
    - WRITE
    - CON.HIST
      - CON.HISTA
        - WS.NEWPAGE.A
      - CON.HISTB
        - UNDER.HEAD
        - WS.NEWPAGE
  - TABLE2.OUT
    - WRITE
    - TABLE2
      - TABLE2ROWS
      - TABLE2B
      - TABLE2C
  - TABLE3.OUT
    - WRITE
    - TABLE3
  - CL.OUT
  - ANOTHER.WS
    - CALCULATE
      - TABLE1.CALCS
      - TABLE2.CALCS
      - TABLE3.CALCS
      - WS.CALCS
        - POOL.CALCS
          - CURR.UVB.CALC
          - FIVE.DUE.CALC
          - DIV.CALC
        - REALL.CALCS
          - UNAM.WD.YEAR.CALC
        - ADJ.CALCS
          - LAST.UVB.CALC
          - DEM.FAC.CALC
          - DEM.ADJ.CALC
          - AD.WL.CALC
  - WS.OUT
  - SAVE.CASES

- If leaving data the same:
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
- TABLE1.OUT
  - WRITE
  - TABLE1
    - TABLE1A
      - CHECK.NEWPAGE
    - TABLE1B
      - CHECK.NEWPAGE2
      - BLANKLINES
  - CHECK.NEWPAGE2

- CON.HIST.OUT
  - WRITE
  - CON.HIST
    - CON.HISTA
      - WS.NEWPAGE.A
    - CON.HISTB
      - UNDER.HEAD
      - WS.NEWPAGE

- TABLE2.OUT
  - WRITE
  - TABLE2
    - TABLE2ROWS
    - TABLE2B
    - TABLE2C

- TABLE3.OUT
  - WRITE
  - TABLE3
  - CL.OUT
- ANOTHER.WS
  - CALCULATE
    - TABLE1.CALCS
    - TABLE2.CALCS
    - TABLE3.CALCS
    - WS.CALCS
      - POOL.CALCS
        - CURR.UVB.CALC
        - FIVE.DUE.CALC
        - DIV.CALC
      - REALL.CALCS
        - UNAM.WD.YEAR.CALC
      - ADJ.CALCS
        - LAST.UVB.CALC
- DEM.FAC.CALC
- DEM.ADJ.CALC
- AD.WL.CALC
- WS.OUT
DESCRIPTION OF VARIABLES

A
- A is 1 if a cover letter is to be sent to the plan administrator, and 0 otherwise.

ACTUARY
- The name of the sender of the cover letter.

ADMIN
- The name of the pension administrator.

AD.WL
- The adjusted individual employer withdrawal liability.

- Stored as a vector with each element representing one employer for whom withdrawal calculations are being made.

ASSETS
- The amount of plan assets for each year from INITYEAR to LASTYEAR.

- Stored as a vector with each element representing one year.

CITY,STATE
- The city, state, and zip code of the plan sponsor.

CL
- CL is 1 if the cover letter is to be produced and 0 otherwise.

CONTRACT
- The 6-digit contract number of the plan.

CONTRIB.DUE
- The amount of contributions due for all previous employers and for those for whom withdrawal calculations are being made for each year from YEAR1+1 to LASTYEAR.

- Stored as a matrix with each row representing a year and each column representing an employer.

CONTRIB.LESS.WITH
- The total plan year contributions less any withdrawals.

- Stored as a matrix with each column representing a year from INITYEAR to LASTYEAR, and each row representing five year intervals of years.
- The current date to be listed on the cover letter.

- The net change value of the UVB which corresponds to each plan year from INITYEAR to LASTYEAR.
- Stored as a vector with each item representing one year.

- The beginning day of the plan year.

- The amount of DeMinimus Adjustment.
- Stored as a vector with one value for each employer for whom withdrawal calculations are being made.

- The amount of DeMinimus Factor.
- Stored as a vector with one value for each employer for whom withdrawal calculations are being made.

- The total contributions required to be paid by the individual employer for five year periods divided by the total accumulated contributions for all employers for five year periods. (FIVE.DUE/FIVE.CONTRIB)
- Stored as a vector with each element representing one five year time period.

- The names of the current employers for whom withdrawal calculations are being made. It contains at most seven employers in order to fit all on a page. It is a partial list of TOT.ER.
- Stored as a character matrix with each row representing one employer name.

- The amount of contributions due for each current employer for whom withdrawal calculations are being made (Corresponds to ER.)
- Stored as a matrix with each column representing one employer and each row representing one year from INITYEAR to LASTYEAR.
- The sum of CONTRIB.LESSWITH for five year time intervals (sum the columns).
- Stored as a vector with one element for each five year segment.

- The sum of CONTRIB.DUE for five year time intervals.
- Stored as a matrix with each column representing one employer for whom withdrawal calculations are being made, and each row representing one year from INITYEAR to LASTYEAR.

- G is 1 if the cover letter is to be sent to the group office, and 0 otherwise.

- The name of the person in charge of the plan in the group office.

- The name of the group office in charge of the plan.

- The date for which liability is to be determined for non-withdrawing employers.
- Stored in the form of '12-01-90'.

- The ending year of the last plan year ending before HYP.DATE.

- The Individual employers share of reallocated UVB.
- Stored as a matrix with each column representing one employer for whom withdrawal calculations are being made, and each row representing one year from INITYEAR to LASTYEAR.

- The day of the last day of the plan year.

- The month of the last day of the plan year.

- The ending year of the later of the last day of the plan year ending before 9-26-80 or the last day of the plan year during which the withdrawing employer first contributed.
INIT.REALL
- The initial amount of UVB to be reallocated for previously withdrawn employers.
- Stored as a vector with one item for each previously withdrawn employer.

LASTCOL
- The amount of contributions due for the withdrawing employer for each year from YEAR1+1 to LASTYEAR.
- Stored as a matrix with 1 column, where each row represents one year.

LASTYEAR
- The ending year of the last plan year ending before the current employer's withdrawal or the date ending before the date for which we are calculating potential withdrawal liability.

LAST.UVB
- The current year UVB for each employer for whom withdrawal calculations are being made.
- Stored as a vector with one element for each employer for whom withdrawal calculations are being made.

MIDCOLS
- The amount of contributions due for each previously withdrawn employer from YEAR1+1 to LASTYEAR.
- Stored as a matrix with each column representing an employer and each row representing one year.

MONTH1
- The month on which the plan year begins.

MULT
- LAST.UVB x .0075
- Stored as a vector with one element for each element for whom withdrawal calculations are being made.

NETCHANGE
- The UVB net change value for each year from INIT YEAR+1 to LASTYEAR.
- Stored as a vector with one value for each year.

PHONE
- The phone number of the sender of the cover letter.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN_NAME</td>
<td>The plan name.</td>
</tr>
<tr>
<td>PREV.ER</td>
<td>The name of the current withdrawing employer.</td>
</tr>
<tr>
<td></td>
<td>Stored as a one row matrix twenty characters long.</td>
</tr>
<tr>
<td>REALL_DATE</td>
<td>The dates of withdrawal for previously withdrawn employers.</td>
</tr>
<tr>
<td></td>
<td>Stored as a matrix with each row being a date for the corresponding row in REALL.ER.</td>
</tr>
<tr>
<td>REALL.ER</td>
<td>The names of the previously withdrawn employers.</td>
</tr>
<tr>
<td></td>
<td>Stored as a matrix with each row being the name of one employer.</td>
</tr>
<tr>
<td>RESP</td>
<td>'A', 'B', or 'C', depending upon which option was chosen in the GET.OPTIONS function.</td>
</tr>
<tr>
<td>SECTION</td>
<td>The section number of the section of the plan document referring to the withdrawal calculations.</td>
</tr>
<tr>
<td>SPONSOR</td>
<td>The name of the plan sponsor.</td>
</tr>
<tr>
<td>STREET</td>
<td>The street address of the plan sponsor.</td>
</tr>
<tr>
<td>TOTCONTRIB</td>
<td>The total accumulated contributions by all employers.</td>
</tr>
<tr>
<td></td>
<td>Stored as a vector with one value for each year from YEAR1+1 to LASTYEAR.</td>
</tr>
<tr>
<td>TOT.ER</td>
<td>The list of all employer names for whom potential withdrawal liability calculations are being made.</td>
</tr>
<tr>
<td></td>
<td>Stored as a matrix with each row representing the name of an employer.</td>
</tr>
<tr>
<td>TOT.FIRSTCOL</td>
<td>The total amount of contributions due for all the names in TOT.ER.</td>
</tr>
</tbody>
</table>
|              | Stored as a matrix with each row representing a year from YEAR1+1 to
<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOT.REALL.UVB</strong></td>
<td>- The total of individual employer's share of reallocated vested benefits.</td>
</tr>
<tr>
<td></td>
<td>- Stored as a vector with one value for each employer for whom withdrawal</td>
</tr>
<tr>
<td></td>
<td>calculations are being made.</td>
</tr>
<tr>
<td><strong>UNAD.POR</strong></td>
<td>- The individual employer's unadjusted portion of withdrawal liability for</td>
</tr>
<tr>
<td></td>
<td>each year from INITYEAR to LASTYEAR.</td>
</tr>
<tr>
<td></td>
<td>- Stored as a matrix with each row representing an employer and each</td>
</tr>
<tr>
<td></td>
<td>column representing a year.</td>
</tr>
<tr>
<td><strong>UNAD.WL</strong></td>
<td>- The Unadjusted Individual employer withdrawal liability.</td>
</tr>
<tr>
<td></td>
<td>- Stored as a vector with one value for each employer for whom withdrawal</td>
</tr>
<tr>
<td></td>
<td>calculations are being made.</td>
</tr>
<tr>
<td><strong>UNAM</strong></td>
<td>- The unamortized values of UVB as seen in Table I. (Uses a 5% amortization).</td>
</tr>
<tr>
<td></td>
<td>- Stored as a matrix with each row representing the yearly 5 percent</td>
</tr>
<tr>
<td></td>
<td>amortization (from INITYEAR+1 to LASTYEAR) for each year from INITYEAR</td>
</tr>
<tr>
<td></td>
<td>to LASTYEAR.</td>
</tr>
<tr>
<td><strong>UNAM.WD.YEAR</strong></td>
<td>- The unamortized amount of reallocated vested benefits for employers</td>
</tr>
<tr>
<td></td>
<td>withdrawn in each year from INITYEAR to LASTYEAR.</td>
</tr>
<tr>
<td></td>
<td>- Stored as a matrix with each column representing an employer and each</td>
</tr>
<tr>
<td></td>
<td>row representing a year.</td>
</tr>
<tr>
<td><strong>UVB</strong></td>
<td>- Unfunded Vested Benefits for each plan year from INITYEAR to LASTYEAR.</td>
</tr>
<tr>
<td></td>
<td>- Stored as a vector with one value for each year.</td>
</tr>
<tr>
<td><strong>VESTBEN</strong></td>
<td>- The total plan vested benefits for each plan year from INITYEAR to LASTYEAR.</td>
</tr>
</tbody>
</table>
- Stored as a vector with one value for each year.

**WITH.DATE**
- The date of withdrawal of PREV.ER.
- Stored as a 1x8 matrix.

**WITH.YEAR**
- The ending year of the last plan year ending before WITH.DATE.

**WS3.START**
- The ending year of the later of the first plan year ending after 9-26-80, or the year the withdrawing employer first contributed.

**YEAR1**
- The beginning year of the first plan year ending five years prior to INITYEAR.
WITHDRAW; REDO; PRE; R; OPT; NUM6MAT; SP; ORIGINAL; NOPRINT; DRIVE; MAXLINE1; MAXPAGE

1. THIS FUNCTION IS THE MAIN PROGRAM.
2. 
3. INTRO
4. IF RUNNING ON HARD DRIVE DRIVE = 2 ELSE DRIVE = 1
5. BEGIN: DRIVE = 2 & NOPRINT & ORIGINAL = 0
6. DTCCFF
7. +O(1+POLIB DRIVE) / NEW
8. 'THE FOLLOWING CONTRACT NUMBERS CURRENTLY HAVE DATA STORED ON THE SYSTEM:
9. NUM6MAT + (1+POLIB DRIVE), 1 & 1+POLIB DRIVE & SP*(((1+POLIB DRIVE), 3) P) ' 
10. ' 2 (((1+POLIB DRIVE), 2) P) ', (#NUM6MAT), SP, O 5 & O ' 4, POLIB DRIVE))
11. 
12. 'PLEASE CHOOSE ONE OF THE FOLLOWING OPTIONS:
13. ' A) ALTER OR USE THE DATA FROM ONE OF THE ABOVE CONTRACT NUMBERS'
14. ' B) ENTER NEW DATA'
15. 
16. P1 = B: 'PLEASE ENTER A OR B: ' & DARABOUT ' & OPT + D
17. +O(1+OPT) / P1
18. +O(PLT ' Aa') / ALTER
19. +O(PLT ' Bb') / NEW
20. +P1
21. NEW: DTCCFF
22. PO ' ' & 'PLEASE ENTER (WITHOUT ANY SPACES) THE 5 DIGIT CONTRACT NUMBER OF THE PLAN '
23. 'B) THAT YOU ARE ENTERING NEW DATA FOR: ' & DARABOUT ' & CONTRACT + D
24. +C(5=CONTRACT) / NUM
25. 'PLEASE USE 5 DIGITS. ' & P0
26. NUM = CONTRACT + CHECK = NUM CONTRACT
27. B1 = C(5=CONTRACT) / NEW2
28. CONTRACT + D ' O', CONTRACT = B1
29. NEW2 = NEW + DATA & END
30. ALTER: GET = CASE
31. SHOW: WRT 'CHECK + INPUT'
32. DTCCFF & 'WOULD YOU LIKE TO: '
33. ' A) ADD AND/OR DELETE YEARS OF EMPLOYERS FROM THIS CONTRACT'S DATA'
34. ' B) CHANGE VALUES IN THIS CONTRACT'S DATA'
35. ' C) LEAVE THE DATA AS IS? '
36. P2 = B: 'PLEASE ENTER A, B, OR C: ' & DARABOUT ' & OPT + D
37. +O(1+OPT) / P2
38. +O(PLT ' Aa') / UPDATE
39. +O(PLT ' Bb') / CHANGE
40. +O(PLT ' Cc') / SAME
41. +P2
42. UPDATE: UPDATE = INPUT & CHANGE = INPUT & CALCULATE & OUTPUT & END
43. CHANGE: NOPRINT + 1 & CHANGE = INPUT & NOPRINT & 0 & CALCULATE & OUTPUT & END
44. SAME: CALUCLATE & OUTPUT & JUMP
45. END: SAVE = CASES
46. JUMP: DTCCFF & 'PLEASE CHOOSE ONE OF THE FOLLOWING OPTIONS: '
47. ' A) RUN THE PROGRAM AGAIN USING THE SAME CONTRACT NUMBER AND DATA JUST ENTERED '
48. ' (CHOOSE IF YOU WISH TO UPDATE OR CHANGE VALUES FOR THIS CONTRACT.)'
49. ' B) RUN THE PROGRAM AGAIN USING A NEW CONTRACT NUMBER'
50. ' C) QUIT ' & '
51. P3 = B: 'PLEASE ENTER A, B, OR C: ' & DARABOUT ' & OPT + D
52. +O(1+OPT) / P3
53. +O(PLT ' Aa') / SHOW
54. +O(PLT ' Bb') / BEGIN
55. +O(PLT ' Cc') / O
56. +P3
This program calculates withdrawal liability for employers who withdraw from a multi-employer pension plan and/or for one or more current employers who wish to know what their withdrawal liability would be if they were to withdraw from a multi-employer pension plan.

The program uses the presumptive method of calculating withdrawal liability.

It does not apply for mass withdrawal.

There are several ways to input information for the program:

1) Input the data from scratch.

2) Update information already stored on the hard drive by adding or deleting years of data, or by changing the employers used in the calculations.

3) Changing values that are already stored on the hard drive. This requires that a small section of the input items be re-entered.

Please note that if you make a mistake while entering values, you will be given the opportunity later to change values by re-entering a section of the input items, instead of having to re-enter all of them. Also, at the end of the program you are given the opportunity to add and delete years and employers.

For more information about withdrawal liability please see Chapter 24 of Fundamentals of Private Pensions by Dan M. McGill.
NEW\#DATA

1. THIS FUNCTION GETS ORIGINAL DATA AND PERFORMS THE CALCS AND OUTPUT.
2. """"
3. ORIGINAL+1
4. GET\#OPTIONS
5. GET\#INPUT
6. CHANGE\#INPUT
7. CALCULATE
8. OUTPUT
GETCASE; T; NUM; MAT; NUM

11 A THIS FUNCTION COPIES THE VARIABLES FROM A SPECIFIC CASE INTO THE
12 A ACTIVE WORKSPACE.

13 A

VARIABLES NEEDED: DRIVE

57

61 '' ''

71 NUM; MAT; (((LIB DRIVE); 1); (((LIB DRIVE)

81 PI; EM; 'PLEASE ENTER THE NUMBER OF THE CASE THAT YOU WISH TO USE: '

91 DARBOUT ' ' NUM; CHECK; NUM; D

101 * (((NUM; NUM; MAT) / PI

111 CASE; (((DRIVE); )); ((LIB DRIVE) (NUM; I))

121 OCOPY CASE

131 T; OCOPY CASE

v
UPDATE\ INPUT; ADD; OLD\ PREV; OLD\ WITH; OLD\ DATE

1. THIS FUNCTION CALLS THE PROCEDURES TO UPDATE STORED INFORMATION BY
2. ADDING OR DELETING DATA.

\[\text{OLD\ PREV} + \text{PREV} \times \text{OLD\ WITH} + \text{WITH} \times \text{OLD\ DATE} + \text{WITH} \times \text{DATE}\]

3. GET\ OPTIONS

4. ADD\ YEARS

5. \[\text{*}(\text{ADD} = 1) / \text{NEXT}\]

6. DELETE\ YEARS

7. NEXT; CHANGE\ PREV

8. CHANGE\ ER

9. MORE\ PRES

10. CHANGE\ B\ ALL

11. CONTRIBUT\ DUE; FIRST\ COL; MID\ COLS; LAST\ COL

12. GET\ CL
**ADD YEARS; R; YEAR; ROW1; ROW2; J; OLDYEAR; OLDPHY; OLDWITH**

- **FUNCTION**: Adds years of data to stored information.
- **VARIABLES NEEDED**: (LAST)YEAR, RESP, HYp-(YEAR), WITH-(YEAR), VESTBEN, ASSETS, TOTCONTRIB, TOTAE, TOT=FIRSTCOL, REALL=ER, MIDCOLS, PREV=ER, LASTCOL, ADD

---

**BEGIN:**
- **DO YOU WANT TO UPDATE THE CURRENT DATA BY ADDING ADDITIONAL YEARS OF INFORMATION?** (THE CURRENT DATA ENDS WITH THE PLAN YEAR ENDING , (LASTYEAR), .)  
- **PLEASE ENTER Y OR N:** DO YOU WANT TO UPDATE THE CURRENT DATA BY ADDING ADDITIONAL YEARS OF INFORMATION?  
- **LASTYEAR**, RESP, HYp-(YEAR), WITH-(YEAR), VESTBEN, ASSETS, TOTCONTRIB, TOTAE, TOT=FIRSTCOL, REALL=ER, MIDCOLS, PREV=ER, LASTCOL, ADD

**TOTAL VESTED BENEFITS:**
- **PLEASE USE FOUR DIGITS:** 

**TOTAL ASSETS:**
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS BY ALL EMPLOYERS:**
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD TOTAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS HAD BY**: (REAL ALIGN REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD REAL=ER1,)
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS MADE BY**: (NOPAD(REAL ALIGN REAL=ER1,))
- **PLEASE USE FOUR DIGITS:**

**TOTAL CONTRIBUTIONS DUE FOR**: (NOPAD PREV=ER1,)
- **PLEASE USE FOUR DIGITS:**

---

**END**

**NEXT3; MIDCOLS+MIDCOLS,110**

**END; # YEAR# LASTYEAR)/LOOP**
Replace YEARS; R; YEAR; ROW2; I; OLDYEAR; OLDHYP; OLDWITH; DROP

1) THIS FUNCTION ADDS YEARS OF DATA TO STORED INFORMATION.

2) 

3) VARIABLES NEEDED: LASTYEAR, RESP, HYP6YEAR, WITH6YEAR, VESTBEN, ASSETS,
   TOTCONTRIB, TOTAE, TOTFIRSTCOL, MIDCOLS, LASTCOL

4) 

5) OUTCFF

6) BEGIN: ' ' DO YOU WISH TO ALTER THE CURRENT DATA BY DELETING YEARS OF'

7) ' ' INFORMATION? (THE CURRENT DATA ENDS WITH THE PLAN YEAR ENDING ',(#LASTYEAR)', ') ' ' 

8) P1:0='PLEASE ENTER Y OR N: ' ' DARBOUT ' ' E+1+D

9) +(RE'H')/O +(~RE'Y')/P1

10) OLDYEAR=LASTYEAR + OLDHYP=HYP6YEAR + OLDWITH=WITH6YEAR

11) +(RESP'ia')/NEXT

12) ' ' ENTER THE ENDING YEAR OF THE LAST DAY OF THE PLAN YEAR ENDING PRIOR'

13) TO THE DATE FOR WHICH YOU WISH TO CALCULATE POTENTIAL LIABILITY. '

14) D+='PLEASE USE FOUR DIGITS): ' ' DARBOUT '

15) LASTYEAR=HYP6YEAR=CHECKNUM D +VERIFY

16) NEXT: ' ' ENTER THE ENDING YEAR OF THE LAST DAY OF THE PLAN YEAR ENDING PRIOR'

17) TO THE DATE OF THE NEW EMPLOYER'S WITHDRAWAL.'

18) D+='PLEASE USE FOUR DIGITS): ' ' DARBOUT '

19) WITH6YEAR= ' ' LASTYEAR=CHECKNUM D

20) WITH6YEAR=WITH6YEAR, LASTYEAR

21) VERIFY:+(LASTYEAR=OLDYEAR)/DELETE

22) ' ' YOU ARE NOT DELETING ANY YEARS WITH THIS DATE.'

23) LASTYEAR=OLDYEAR + HYP6YEAR=OLDHYP + WITH6YEAR=OLDWITH + BEGIN

24) DELETE:OUTCFF + DROP=OLDYEAR-LASTYEAR

25) VESTBEN=(-DROP)+VESTBEN

26) ASSETS=(-DROP)+ASSETS

27) TOTCONTRIB=(-DROP)+TOTCONTRIB

28) TOTFIRSTCOL=(-DROP,O)+TOTFIRSTCOL

29) LASTCOL=(-DROP,O)+LASTCOL

30) MIDCOLS=(-DROP,O)+MIDCOLS
CHANGE PREV; R; NUMMAT; SPACES; NUM; TEMP; ER; TEMP; CONTRIB; Y; TEMP; SWITCH; OLDCOL

1. This function alters saved data by changing the withdrawing employer.
2. This employer may be one of the employers in the potential liab list.
3. It also moves the old employer to the list of previous employers if required.

4. Variables needed: RESP, PREV; ER, TOT; ER, LAST; YEAR, YEAR1, TOT; FIRST; COL,
5. LAST; COL, WITH; DATE, WITH; YEAR, INIT; YEAR, REALL; ER,
6. REAL; DATE, REAL; YEAR, INIT; REALL, MID; COLS

7. OLD; COL+LAST; COL
8. TEMP+SWITCH+PREV; ER
9. NEW; PREV TOT; ER+((1+TP TOT; ER),1)TP TOT; ER
10. SPACES+((1+TP TOT; ER),3)TP TOT; ER
11. NEW; PREV; ER+TEMP; ER+LAST; COL+TEMP; CONTRIB

12. CURRENTLY THIS PROGRAM IS SET UP TO CALCULATE WITHDRAWAL LIABILITY FOR

13. THE WITHDRAWING EMPLOYER, (NOPAD PREV; ER1)J.

14. 'WOULD YOU LIKE TO CALCULATE WITHDRAWAL LIABILITY FOR A DIFFERENT

15. WITHDRAWING EMPLOYER?'

16. P1: ' Do ' ENTER Y OR N: ' RE' ' ENTER ' Y '

17. MOVE AN EMPLOYER FROM POTENTIAL LIAB TO ACTUAL LIAB

18. ER; SWITCH+((1+TP TOT; ER),1)TP NEW; PREV

19. NUMMAT+((1+TP TOT; ER),2)TP TOT; ER+SPACES+((1+TP TOT; ER),3)TP TOT; ER

20. NEW; PREV; ER+TEMP; ER+PREV; ER

21. 'ENTER THE NAME OF THE WITHDRAWING EMPLOYER (USING 20 CHARACTERS OR LESS):

22. TEMP; ER+SWITCH+PREV; ER+20 p'

23. C1:(0=TEMP)/C2

24. C2:(0=TOR; ER)/C3

25. C3:TEMP+((20-p TEMP)')TP TEMP+PREV; ER+PREV; ER

26. PP2: ' Do ' ENTER THE LINE NUMBER OF THE NEW WITHDRAWING EMPLOYER:

27. NUM; CHECK; NUM O TP SWITCH; 1 TP (NUM)1 TP TOT; ER)/PP2

28. TEMP; ER+1 TP TOT; ER NUM)

29. TEMP; CONTRIB+((LAST; YEAR-YEAR1),1)TP TOT; FIRST; COL; NUM)

30. TOT; ER+<NUM, NUMMAT; TOT; ER

31. TOT; FIRST; COL+<NUM, NUMMAT; TOT; FIRST

32. PREV; ER+TEMP; ER+LAST; COL+TEMP; CONTRIB

33. P3: ' Do ' ENTER THE WITHDRAWAL DATE OF THIS EMPLOYER:

34. ENTER THE MONTH (USING 2 DIGITS):

35. DARBOUT ' Do TEMP; CHECK; M; ONTH

36. ENTER THE DAY (USING 2 DIGITS):

37. DARBOUT ' Do TEMP; TEMP; DAY

38. ENTER THE YEAR (USING 4 DIGITS):

39. DARBOUT ' Do Y; CHECK; YEAR

40. WITH; DATE+1 TP TEMP; TEM p',26 Y

41. P4: ' Do ' ENTER THE ENDING YEAR OF THE LAST PLAN YEAR ENDING BEFORE THE

42. DARBOUT ' Do WITH; YEAR

43. ENTER THE YEAR OF THE LAST PLAN YEAR ENDED BEFORE:

44. WITH; YEAR+WITH; YEAR, CHECK; YEAR

45. WITH; YEAR+INIT; YEAR, CHECK

46. INVALID ENTRY -- THIS DATE MUST COME AFTER THE LATER OF THE PLAN YEAR

47. ENDING BEFORE 9-26-80 OR THE PLAN YEAR THE EMPLOYER FIRST CONTRIBUTED.

48. P3

49. CHECK; 1 WITH; YEAR1=(Y)1 WITH; YEAR (Y-1)/CHECK2

50. INVALID ENTRY -- THIS YEAR MUST BE ONE YEAR LESS THAN THE

51. LAST YEAR ENTERED.' Do P4

52. CHECK; 2 WITH; YEAR1 (LAST; YEAR)/REALL; SWITCH

53. 'INVALID ENTRY -- THIS YEAR MUST EQUAL OR BE LESS THAN', (Q LAST; YEAR), '."
This function alters saved data by adding or deleting the employers for whom the user wishes to calculate potential liability for.

Variables needed: RESP, TOT=ER, TOT=FIRSTCOL, LASTYEAR, YEAR!

Enter the date for which you wish to calculate potential withdrawal liability:

Do you wish to drop any of these names from the calculations?

Enter the line number of the employer to be dropped or enter "Q" if there are no more.

Do you wish to add any current employers to the list of those for whom you wish to calculate potential withdrawal liability?

Enter the name of one of the additional employees, or "Q" if there are no more:

Please enter a name:

Please abbreviate to 20 characters or less:
CHANGE REALR; NUMMAT; NUMHAT; TEMP; TEMPI; TEMP2; Y

1. THIS FUNCTION ALTERS SAVED DATA BY ADDING TO OR DELETING FROM THE
LIST OF PREVIOUSLY WITHDRAWN EMPLOYERS.
2. VARIABLES NEEDED: REALR, MIDCOLS, REALRYEAR, REALRDATE, INITREALR
3. +01#REALR)/BEGIN
4. OTCFF O PRESENTLY THIS PROGRAM DOES NOT HAVE ANY EMPLOYERS LISTED AS HAVING
5. PREVIOUSLY WITHDRAWN FROM THE PLAN BEFORE THE PLAN YEAR ENDING ',(@LASTYEAR),'
6. THE FOLLOWING EMPLOYERS ARE LISTED IN THIS PROGRAM AS HAVING
7. PREVIOUSLY WITHDRAWN FROM THE PLAN BEFORE THE PLAN YEAR ENDING ',(@LASTYEAR),'
8. NUMMAT=((1#REALR),1)+#REALR
9. SPACES=((1#REALR),3)'
10. (((1#REALR),6)'
11. ',(#NUMMAT), SPACES, REALR O '
12. O DO YOU WISH TO DROP ANY OF THESE NAMES FROM THIS LIST?
13. P1: ' O ENTER Y OR N: ' O DAROUT ' R+14D O +(R='Nn')/ADD
14. +(R='Yy')/P1
15. P1O5: ' O ENTER THE LINE NUMBER OR AN EMPLOYER TO BE DROPPED
16. OR ENTER O IF THERE ARE NO MORE: ' O DAROUT '
17. NUM+CHECK+NUM O +(NUM)+REALR)/P2 O +(NUM=O)/ADD
18. DELETE+REALR+(~NUM, NUMMAT)+REALR
19. MIDCOLS=(~NUM, NUMMAT)/MIDCOLS
20. INITREALR=(~NUM, NUMMAT)/INITREALR
21. REALRYEAR=(~NUM, NUMMAT)/REALRYEAR
22. REALRDATE=(~NUM, NUMMAT)/REALRDATE
23. +(O=1#REALR)/ADD
24. NUMMAT=((1#REALR),1)+#REALR O SPACES=((1#REALR),3)'
25. OTCFF O (((1#REALR),6)'
26. ',(#NUMMAT), SPACES, REALR
27. P2
28. ADD:OTCFF
29. ADD+MORE: ' O DO YOU WISH TO ADD ANY EMPLOYERS TO THE LIST OF THOSE EMPLOYERS
30. ' WHO HAVE WITHDRAWN PRIOR TO THE PLAN YEAR ENDING ',(@LASTYEAR),'?
31. P2: ' O ENTER Y OR N: ' O DAROUT ' R+14D O +(R='Nn')/ADD
32. +(R='Yy')/P3
33. +I+1#REALR
34. LOOP:OTCFF O 'ENTER THE NAME OF ONE OF THE ADDITIONAL EMPLOYERS, OR O IF THERE ARE NO MORE:
35. TEMP+O +I+1
36. C1:+(O=TEMP)/NO
37. M#PLEASE ENTER A NAME: ' O DAROUT ' O TEMP+O +C1
38. NO+(<<TEMP='Q')(<'/TEMP='q'))/O
39. N1+(20#TEMP)/N2
40. M#PLEASE ABBREVIATE TO 20 CHARACTERS OR LESS: ' O DAROUT '
41. TEMP+O +C1
42. N2:REALR=REALR,[1](TEMP,(20-#TEMP))'
43. P4: ' O ENTER THE WITHDRAWAL DATE OF THIS EMPLOYER: ' O DAROUT '
44. ENTER THE MONTH (USING 2 DIGITS):
45. DAROUT ' TEMP+CHECK+MONTH
46. ENTER THE DAY (USING 2 DIGITS):
47. DAROUT ' TEMP+DAY
48. ENTER THE YEAR (USING 4 DIGITS):
49. DAROUT ' Y+CHECK+YEAR
50. TEMP+TEMP2,'
INVALID ENTRY -- THIS YEAR MUST EQUAL OR BE ONE LESS THAN THE LAST.

'INVALID ENTRY -- THIS EMPLOYER MUST HAVE WITHDRAWN BEFORE ', #LASTYEAR

'PLEASE REENTER THE WITHDRAWAL DATE.'

'INVALID ENTRY -- THIS EMPLOYER MUST HAVE WITHDRAWN BEFORE ', #LASTYEAR

'PLEASE REENTER THE WITHDRAWAL DATE.'

'MIDCURLS5HIDCOLS, GETCONTRIB(20, REALLYEAR[i])

I = I + 1

*LOOP
A function that saves the input data if desired by the user. The variables needed are DRIVE, ORIGINAL, and CONTRACT.

If running without a hard drive, the program requires switching disks. To ensure drive O contains a DOS disk, hit enter when ready. To make sure drive O contains the disk with the program, hit enter when ready.
A function produces another worksheet if the first one did not contain all the employers.

Variables needed: Resp, TOTALER, NEXTER, FIRSTCOL, NEXTFIRSTCOL, MIDCOLS, LASTCOL, CONTRIBUTEDUE, ER

```
\[ ((\text{RESP}'C_o') / (6 \times \text{TOTALER})) / 0 \]
\[ ((\text{RESP}'E_b') / (7 \times \text{TOTALER})) / 0 \]
\[ \text{RESP}'A_a' / 0 \]
```

ER= LoOp:i((\text{RESP}'C_o') / ((1 \times \text{NEXTER})) / 6) / SIX

```
\[ ((\text{RESP}'E_b') / ((1 \times \text{NEXTER})) / 7) / SEVEN \]
```

ER= NEXTER \& FIRSTCOL= NEXTFIRSTCOL

```
\text{CONTRIBUTEDUE} \& \text{FIRSTCOL, MIDCOLS, LASTCOL} \]
```

```
\text{CALCULATE} \& \text{WS} \text{OUT} \]
```

SIX:ER= 6 \times 20 \times \text{NEXTER} \& \text{FIRSTCOL}= (1 \times \text{NEXTFIRSTCOL}) + \text{NEXTFIRSTCOL}

```
\text{NEXTER}= ((6-1 \times \text{NEXTER}), 20) \times \text{NEXTER} \]
```

```
\text{NEXTFIRSTCOL}= ((1 \times \text{NEXTFIRSTCOL}), 6-1 \times \text{NEXTFIRSTCOL}) + \text{NEXTFIRSTCOL} \]
```

```
\text{REST} \]
```

SEVEN:ER= 7 \times 20 \times \text{NEXTER} \& \text{FIRSTCOL}= (1 \times \text{NEXTFIRSTCOL}), 7 \times \text{NEXTFIRSTCOL}

```
\text{NEXTER}= ((7-1 \times \text{NEXTER}), 20) \times \text{NEXTER} \]
```

```
\text{NEXTFIRSTCOL}= ((1 \times \text{NEXTFIRSTCOL}), 7-1 \times \text{NEXTFIRSTCOL}) + \text{NEXTFIRSTCOL} \]
```

```
\text{REST} \& \text{CONTRIBUTEDUE} \& \text{FIRSTCOL, MIDCOLS, LASTCOL} \]
```

```
\text{CALCULATE} \& \text{WS} \text{OUT} \]
```

```
\text{ER}= \text{LOOP} \]
```
GETOPTIONS

1. THIS FUNCTION GETS THE USERS CHOICE OF PROGRAM OPTIONS

2. 

3. VARIABLES CREATED: RESP

4. 

5. QTFOF

6. ' ' ' SELECT ONE OF THE FOLLOWING OPTIONS: '

7. ' ' ' A) TO CALCULATE WITHDRAWAL LIABILITY FOR ONE WITHDRAWING EMPLOYER ONLY.'

8. ' ' ' B) TO CALCULATE WHAT ONE OR MORE PRESENT EMPLOYER'S WITHDRAWAL LIABILITY'

9. ' ' ' WOULD BE IF THEY WERE TO TERMINATE.'

10. ' ' ' C) TO CALCULATE WITHDRAWAL LIABILITY FOR ONE WITHDRAWING EMPLOYER AND'

11. ' ' ' ALSO TO CALCULATE POTENTIAL WITHDRAWAL LIABILITY FOR OTHER EMPLOYERS'

12. ' ' ' IN THE PLAN.'

13. P1: ' ' ' PLEASE ENTER A, B, OR C: '

14. DABOFT: ' ' ' RESP+D

15. +(1#RESP)/P1

16. +(~RESP'ABCabc')/P1
A THIS FUNCTION GATHERS INPUT ABOUT THE EMPLOYERS, VARIOUS DATES, AND
PLANS HISTORY.

VARIABLE NEEDED: RESP
VARIABLES CREATED: ER, PREV, REAL, WITHDATE, HYPDATE, YEAR1
HYPER, CONTRIBUTION, LASTYEAR, INIY, INIDAY,
INITY, VESTBEN, ASSETS, TOTCONTRIB, WITHYEAR
DAY, MONTH, INIREAL, WS3START, REALDATE,
REALPRINT, CURRDATE, SPONSOR, CITY STATE, ZIP,
STREET, PLANNAME, CONTRACT, SECTION, ACTUARY,
PHONE, GROUPOFF, GROUPNAME, ADMIN, TOTER, TOTFIRST
COL

RED0

INITIALIZATIONS
CLE 'N'
NOFIRST=NOLAST=0
ER=PREV=REAL=TOTAL=0
20 p''
WITHDATE=HYPDATE=REALDATE=0
8 p''
WITHYEAR=REALYEAR=HYPYEAR=''

COLLECT INPUT
=((RESP='B')Vict(RESP='b'))/B
GETINIT = YEAR1
HOP
B:GETINIT=YEAR2
HOP:GETPREV
GET=REAL
GET=HIST
GET=TOTCONTRIB
=(NOLAST=0)/SKIP
LASTCOL=(LASTYEAR-YEAR1),0)
SKIP=(NOFIRST=0)/NEXT
TOTAL=FIRSTCOL+LASTCOL=(LASTYEAR-YEAR1),0)
NEXT=CONTRIB=DUETOTCOL, MIDCOLS, LASTCOL
DCFF
=((RESP='B'))/O
GETACL
This function gathers the values for INITMONTH, INITDAY, INITYEAR, and W36START for a withdrawing employer.

Variables created: INITMONTH, INITDAY, INITYEAR, W36START

GET INITMONTH, DAY1

GET INITDAY, INITMONTH

GET INITYEAR

GET W36START

---

Enter the date on which the plan year begins:

Enter the beginning month (use 2 digits such as 03 or 12):

Enter the beginning day (use 2 digits such as 03 or 31):

Enter the ending month (use 2 digits such as 03 or 12):

Enter the ending day (use 2 digits such as 03 or 31):

Enter the ending year (use 4 digits):

Enter the first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The plan year during which the withdrawing employer first contributed.

Enter the beginning month (use 2 digits such as 03 or 12):

Enter the beginning day (use 2 digits such as 03 or 31):

Enter the ending month (use 2 digits such as 03 or 12):

Enter the ending day (use 2 digits such as 03 or 31):

Enter the ending year (use 4 digits):

Enter the first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The plan year during which the withdrawing employer first contributed.

Enter the beginning month (use 2 digits such as 03 or 12):

Enter the beginning day (use 2 digits such as 03 or 31):

Enter the ending month (use 2 digits such as 03 or 12):

Enter the ending day (use 2 digits such as 03 or 31):

Enter the ending year (use 4 digits):

Enter the first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The first plan year ending after 9-26-80, or the plan year during which the withdrawing employer first contributed.

Enter the ending year of the later of:

The plan year during which the withdrawing employer first contributed.
GET INIT YEAR

[1] A THIS FUNCTION GATHERS INPUT FOR INITMONTH, INITDAY, INITYEAR, AND
[3] A
[5] A MONTH1, DAY1, YEAR1
[6] ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
[7] A GET MONTH1, DAY1
[8] DTCFF
[9] ' ' ' ' ENTER THE DATE ON WHICH THE PLAN YEAR BEGINS:
[10] D+ ' ENTER THE BEGINNING MONTH (USE 2 DIGITS SUCH AS 03 OR 12):
[11] DABOUT ' ' ' MONTH1=CHECKMONTH 0
[12] D+ ' ENTER THE BEGINNING DAY (USE 2 DIGITS SUCH AS 03 OR 31):
[13] DABOUT ' ' ' DAY1=CHECKDAY 0
[14] A GET INITMONTH, INITDAY
[15] ' ' ' ' ENTER THE DATE ON WHICH THE PLAN YEAR ENDS:
[16] D+ ' ENTER THE ENDING MONTH (USE 2 DIGITS SUCH AS 03 OR 12):
[17] DABOUT ' ' ' INITMONTH=CHECKMONTH 0
[18] D+ ' ENTER THE ENDING DAY (USE 2 DIGITS SUCH AS 03 OR 31):
[19] DABOUT ' ' ' INITDAY=CHECKDAY 0
[20] DTCFF
[21] +(REDO=1)/O
[22] A GET INITYEAR
[23] ' ' ' ' ' ' ENTER THE ENDING YEAR OF THE LATER OF:
[24] ' THE LAST PLAN YEAR ENDING BEFORE 9-26-80, OR
[25] ' THE PLAN YEAR DURING WHICH THE FIRST EMPLOYER CONTRIBUTED. '
[26] D+ ' (PLEASE USE 4 DIGITS): '
[27] DABOUT ' ' ' INITYEAR=CHECKYEAR 0
[28] YEAR1+INITYEAR=5
[29] A GET WS3=START
[30] ' ' ' ' ' ' ENTER THE ENDING YEAR OF THE LATER OF:
[31] ' THE FIRST PLAN YEAR ENDING AFTER 9-26-80, OR
[32] ' THE PLAN YEAR DURING WHICH THE FIRST EMPLOYER CONTRIBUTED. '
[33] D+ ' (PLEASE USE 4 DIGITS): '
[34] DABOUT ' ' ' WS3=START=CHECKYEAR 0
[35] +(INITYEAR=WS3=START)>(WS3=START=INITYEAR+1))/O
[36] 'INVALID ENTRY -- THIS VALUE MUST EQUAL OR BE ONE YEAR GREATER THAN THE'
[37] 'LAST VALUE ENTERED.'
[38] +P
GET@PRES; TEMP; 1; Y

This function gathers information about present employers that wish to calculate their potential withdrawal liability.

Variables needed: Resp, First.

Variables created: FirstCol, LastYear, HypoYear, ContribDue, HypoDate, ER.

TotalFirstCol, Tot@ER, NextFirstCol, Next@ER.

Initialization:

- (~(Resp$'A'$/DO)
- NOFirst+1 @ 0
- DO: Tot@ER+ER @ 0 20 @
- HypoDate+0 @ 8 @
- HypoYear+@
- I+0
- DTCFF

Get Hypothetical Withdrawal Date

P1: ' @ ' Enter the date of which you would like to calculate the employer(s) potential withdrawal liability.'

P2: ' @ ' Enter the month (using 2 digits): '

P3: ' @ ' Enter the day (using 2 digits): '

P4: ' @ ' Enter the year (using 4 digits): '

P5: +(Repeat=1)/Loop

P6: @ ' Enter the ending year of the last plan year ending before this date: '

P7: @ ' Enter the name of one of the current employers for whom you wish to calculate withdrawal liability (in 20 characters or less), or if there are no more to list, enter Q: '

P8: TEMP+0

C1: +(0@Temp)/No

P9: @ ' Please enter a name: ' @ Darbout ' @ Temp+$ @ C1

P10: +(~(Temp$='Q') V (~Temp$='q'))/End

P11: +(20-pTemp)/N2

P12: @ ' Please abbreviate to 20 characters or less: ' @ Darbout ' @ Temp+$ @ C1

P13: N2: Temp+((20-pTemp)$' '), Temp

P14: Temp+@Er, Temp

P15: @ ' Get the contributions

DTCFF

P16: FirstCol+FirstCol, Get=Contrib Er(C1)

Loop

P17: @ ' Improve if all ERs will not fit on a page

End+Tot=ER+ER @ Tot=FirstCol+FirstCol

More@PRES
This function limits the employer data so that it may all fit on a page. It initializes ER to the first 6 or 7 employers.

Variables needed: RESP, TOTaFIRSTCOL, TOTaER, FIRSTCOL, ER

Variables created: NEXTaFIRSTCOL, NEXTaER

NEXTaER+ 0 20 0 NEXTaFIRSTCOL+ 0 0 0

ER=TOTAER • FIRSTCOL+ TOTAFIRSTCOL

* (RESPa'Bb')/B

ER+ 7 20 + TOTAER

NEXTaER=((7-1+ TOTAER), 20)+ TOTAER

FIRSTCOL=((1+ TOTAFIRSTCOL), 7)+ TOTAFIRSTCOL

NEXTaFIRSTCOL* ((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL

NEXTaFIRSTCOL=((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL

NEXTaFIRSTCOL=((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL

NEXTaFIRSTCOL=((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL

NEXTaFIRSTCOL=((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL

NEXTaFIRSTCOL=((1+ TOTAFIRSTCOL), 7-1+ TOTAFIRSTCOL)+ TOTAFIRSTCOL
This function gathers input data about the withdrawing employer.

Variables needed: 
- RESP, INIYEAR, (LASTYEAR)
- WITH YEAR, LASTYEAR, PREVAER, WITHDATE

Initializations:
- (+RESP*BB)/DO
- NOLAST=1 0 +0
- DO:PREVAER+ 0 20 p'
- WITHDATE+ 0 8 p'
- i=1
- OTCFF

Get the withdrawing employer's name

- 'ENTER THE NAME OF THE WITHDRAWING EMPLOYER USING 20 CHARACTERS OR LESS:

Variables created: 
- LASTCOL,
- WITH YEAR,
- LAST YEAR,
- PREVA ER,
- WITH DATE

Initializations:
- i(REPEAT=1)/DO
- NOLAST=1 0 +0
- DO:PREVAER+ 0 20 p'
- WITHDATE+ 0 8 p'
- i=1
- OTCFF

Get the withdrawal date

- 'ENTER THE DATE OF THE EMPLOYER'S WITHDRAWAL:

Variables created: 
- LASTCOL,
- WITH YEAR,
- LAST YEAR,
- PREVA ER,
- WITH DATE

Initializations:
- i(REPEAT=1)/DO
- NOLAST=1 0 +0
- DO:PREVAER+ 0 20 p'
- WITHDATE+ 0 8 p'
- i=1
- OTCFF

Get the contributions

- NEXT: (+RESP\*AA')/HOP
- LAST YEAR+WITH YEAR1
- HOP:LASTCOL+((LAST YEAR\- YEAR1), 0) 0
- OTCFF

Variables created: 
- LASTCOL,
- LAST YEAR,
- GET A CONTRIBUTION PREVA ER1;
This function gathers information about employers who need to have UVBs reallocated.

Variables Needed: LASTYEAR

Variables Created: MIDCOLS, REALLOCDATE, REALLOYEAR, INITREAL, REALLER

Initializations

1 = 0
FIRST + 1
REALLO+ 0 20
REALLODATE + 0 8
REALLOYEAR = INITREAL +
MIDCOLS = (LASTYEAR - YEAR1), 0

Get Input

Are there any employers that have previously withdrawn from this plan before the year ending at LASTYEAR, (Y/N)?

Get the withdrawal date

Enter the month (using 2 digits): 
Enter the day (using 2 digits): 
Enter the year (using 4 digits): 

Return

Enter the amount of UVB to be reallocated for this employer.
GET THE CONTRIBUTIONS

GET TCF

MIDCOLS+MIDCOLS, GET&CONTRIB REAL&ER(1:1)

+100

P
\begin{verbatim}
\* GETHIST; YEAR
12 /* THIS FUNCTION GATHERS INFORMATION ABOUT THE PLAN'S ASSETS, AND
13 * VESTED BENEFITS.
14 *
15 VARIABLES CREATED: VESTBEN, ASSETS
16 VARIABLES NEEDED: INITYEAR, LASTYEAR
17
18 DTOFF
19 /* INITIALIZATIONS
20 YEAR=INITYEAR
21 ASSETS=VESTBEN+'
22
23 /* GET ASSETS AND VESTED BENEFITS
24
25 Li: DTOFF
26 ' ' ENTER THE FOLLOWING INFORMATION AS OF LAST DAY OF THE PLAN YEAR END
27 ING IN ',(\$YEAR),':
28 
29 DARBOUT ' ' VESTBEN=VESTBEN,0.5+CHECKANUM D
30 DARBOUT ' ' ASSETS=ASSETS,0.5+CHECKANUM D
31 YEAR=YEAR+1
32 *(LASTYEAR-YEAR-1)/Li
33
\end{verbatim}
GET TOTCONTRIB; YEAR

1. This function gathers the total contributions by all employers together.

2. Variables needed: YEAR1, LASTYEAR

3. Variable created: TOTCONTRIB

The total contributions by all employers together are gathered.

Variables created: TOTCONTRIB

1. YEAR+YEAR1

2. ENTER the total amount of contributions paid by all employers for

3. THE year ending

4. L1:BE

5. ,(#$YEAR+1),'

6. DABOUT ' TOTCONTRIB+TOTCONTRIB,0.5+CHECK2NUM D

7. YEAR+YEAR+1

8. *(LASTYEAR=YEAR)/L1
\texttt{R+GET\textsc{CONTRIB} E;YEAR;STR;I}

\texttt{1) \textsc{FUNCTION} \textsc{GATHERS} \textsc{AMOUNTS} \textsc{OF} \textsc{CONTRIBUTIONS} \textsc{DUE} \textsc{FOR} \textsc{A} \textsc{GIVEN} \textsc{EMPLOYER.}}

\texttt{2) \textsc{VARIABLES} \textsc{NEEDED:} \texttt{I, INITYEAR, YEAR1, RESP, ER, LASTYEAR, WITHYEAR, REALLOER, PREV\textsc{YEAR}, REAL\textsc{YEAR, MONTH, DAY.}}

\texttt{3) \textsc{WITH YEAR}}

\texttt{4) \texttt{YEAR+YEAR1} \texttt{E+O1\textasciitilde{}O1+O0\textasciitilde{}STR+STR}}

\texttt{5) \texttt{O=(O+1*REALLOER)/DUE}}

\texttt{6) \texttt{LO=1+1*STR+STR, \textasciitilde{}E=REAL\textsc{YEAR1}}}

\texttt{7) \texttt{O=(O+1*REALLOER)/LO}}

\texttt{8) \texttt{O=(O+\textsc{STR})/DUE}}

\texttt{9) " " \texttt{ENTER \textsc{THE} \textsc{AMOUNTS} \textsc{OF} \textsc{THE} \textsc{ACTUAL} \textsc{CONTRIBUTIONS} \textsc{MADE} \textsc{BY} (LEFT\textsc{AL E}) \texttt{\#SKIP}}

\texttt{10) DUE: " " \texttt{ENTER \textsc{THE} \textsc{AMOUNTS} \textsc{OF} \textsc{THE} \textsc{CONTRIBUTIONS} \textsc{DUE} \textsc{FOR} (LEFT\textsc{AL E})}
This function gathers the input necessary to create the standard cover letter. 

Variables created: CURR\&DATE, SPONSOR, STREET, CITY\&STATE, ZIP, PLAN\&NAME, CONTRACT, SECTION, ACTUARY, PHONE, GROUP\&OFF, GROUP\&NAME, ADMIN, G, A

Would you like to generate the cover letter concerning the withdrawal liability calculations for ', (NOPAD PRE\&ER[1;]),' as shown in the manual?

Please enter Y or N: ' DARBOUT '' ' CL+[4]

Get today's date

Please enter today's date: ' DARBOUT '' ' M=CHECK\&MONTH [4]

Enter the month (using 2 digits): ' DARBOUT '' ' D=CHECK\&DAY [4]

Enter the day (using 2 digits): ' DARBOUT '' ' Y=CHECK\&YEAR [4]

Enter the year (using 4 digits): ' M=SPELL\&MONTH M

Get plan sponsor

DARBOUT '' ' PLAN\&NAME=CHECK\&EMPTY [4]

Please enter the name of the plan sponsor (including Mr/Mrs/Ms): ' DARBOUT '' ' SPONSOR=CHECK\&EMPTY [4]

Please enter the plan sponsor's address:

Enter the street address: ' DARBOUT '' ' STREET=CHECK\&EMPTY [4]

Enter the city: ' DARBOUT '' ' CITY=CHECK\&EMPTY [4]

Enter the state: ' DARBOUT '' ' STATE=CHECK\&EMPTY [4]

Enter the zip code: ' DARBOUT '' ' ZIP=CHECK\&NUM [4]

Get the plan name

DARBOUT '' ' PLAN\&NAME=CHECK\&EMPTY [4]

Please enter the name of the plan: ' DARBOUT '' ' PLAN\&NAME=CHECK\&EMPTY [4]

Get the section number

DARBOUT '' ' SECTION=CHECK\&EMPTY [4]

Please enter the section number of the plan document for which the withdrawal liability calculations follow:

DARBOUT '' ' ACTUARY=CHECK\&EMPTY [4]

Get the actuary's name and phone number

DARBOUT '' ' PHONE=CHECK\&EMPTY [4]

Enter the name of the sender of this letter: ' DARBOUT '' ' ACTUARY=CHECK\&EMPTY [4]

Enter the sender's 7 digit phone number (including the -): " (515)

DARBOUT '' ' PHONE" [4]

DARBOUT '' ' (5\#PHONE)/P1 [4]

DARBOUT '' ' (PHONE[4]#'-')/P1 [4]

GROUP\&OFF+GROUP\&NAME" [4]

ADMIN" [4]

Get the group office
'DO YOU WISH TO SEND A COPY OF THIS LETTER TO THE GROUP OFFICE?'

PLEASE ENTER Y OR N:

'DO YOU WISH TO SEND A COPY OF THIS LETTER TO THE PLAN ADMINISTRATOR?'

PLEASE ENTER Y OR N:

LIST THE FULL NAME OF THE GROUP OFFICE OF THIS PLAN:

ENTER THE NAME OF THE PERSON IN THE GROUP OFFICE IN CHARGE OF THIS PLAN:

ENTER THE NAME OF THE PLAN ADMINISTRATOR:
def check_month(month):
    # This function checks to see if a value inputted for a month is valid.
    if len(month) != 2 or not month.isdigit() or int(month) < 1 or int(month) > 12:
        return 'Please use 2 digits. Reenter the month: '
    else:
        return 'The number for the month must be between 01 and 12. Reenter the month: '
* `R+CHECKDAY M`

  * THIS FUNCTION CHECKS IF THE VALUE INPUTTED FOR A DAY IS VALID.

  * To use 2 digits, reenter the day:

  * Please use 2 digits. Reenter the day:

  * Please enter only numeric values. Reenter the day:

  * The number of the day must be between 01 and 31. Reenter the day:

  * Reenter the day:
\* R+CHECK\* YEAR M

1. THIS FUNCTION CHECKS IF THE VALUE INPUTTED FOR A YEAR IS VALID.

2. 

3. R+M

4. C1:\+(4=\#R)/C2

5. \$+"PLEASE USE 4 DIGITS. REENTER THE YEAR:"

6. D'A'B'OUT '" \++D \+C1

7. C2:\+(1="@/R\'0123456789'')/C3

8. \$+"PLEASE USE ONLY NUMERIC VALUES. REENTER THE YEAR:"

9. D'A'B'OUT '" \++D \+C1

10. C3:R+gX

\*
This function checks if the value inputted for a number is valid.

PLEASE ENTER A VALUE: ' ABOUT ' R+M +CO

PLEASE USE ONLY NUMERIC VALUES. REENTER THE VALUE: ' ABOUT ' R+M +CO

R+M
1] A FUNCTION CHECKS TO SEE IF A VALUE WAS ENTERED.

2]~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~

3] R*Y

4] ~1:~0#/R)/O

5] " " " " PLEASE ENTER AN ITEM: 

6] " " " " R*?O ~R1
# CHANGE INPUT

This function recalls other input functions that need to be corrected.

```plaintext
PO: + (NOPRINT=1) / P2
REPEAT=1
96 WRITE 'CHECK INPUT'
```

Are there any corrections that need to be made to these values?

```
P1: DO ' PLEASE ENTER Y OR N:
DABOUT ' ' R+0
+<#R=YHn'/P1
+1H#R='Nh'/0
```

Enter a section number which needs correcting, or if there are no more enter Q. (Note: Do not enter a section which says none!)

```
P2: DO CF ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

```
P5: DABOUT ' ' SEC=0
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```

```
P3: DID ' ENTER A NUMBER BETWEEN 1 AND 8:
```

NPRINT=0
```
+ <SEC='Qc'/PO
SEC=check=NUM SEC
+ (<SEC=4 5 6 )/SKIP
```

```
P4: DABOUT ' ' SEC=0
```
This function produces a page or what items have been input in order to check them for accuracy.

Variables needed: LastYear, Year1, InitYear, Month1, Day1, InitMonth, Month1, W3Start, ER, PrevER, RealER, ContribDue, HypYear, HypDate, WithDate, WithER, RealYear

RealDate, FirstCol, LastCol, MCols, Assets, VestBen, TotalVest, InitReal, CurveER, Sponsor, CityState, Street, PlanName, Contract, Section, Actuary, Phone, GroupOff, GroupName, Admin, Total

Total=FirstCol

Year=Mat+(((LastYear-Year1),4)p'+',((LastYear-Year1),1)pYear1+i(LastYear-Year1)

Please check for accuracy the following items that have been entered:

A First Month or Plan Year: ', Month1
A First Day of Plan Year: ', Day1
A Last Month or Plan Year: , InitMonth
A Last Day of Plan Year: , InitDay

Section 2 (Note: If there is an error here, all sections must be re-input.)

Later or the ending year of the last plan year ending before 9-26-80

Or the ending year of the plan year during which the employer first contributed: , InitYear

Ending year of the later of the first plan year ending after 9-26-80

Or the year the employer first contributed: , W3Start

Ending year of the last day of plan year ending prior to employer's

Withdrawal, or if calculating potential liability for other

Employers, the ending year of the last day for which

You want to calculate liability: , LastYear

Section 3

Total Plan Assets and Vested Benefits as of the last day or plan year ending:

Vested Benefits

Assets + (Year-LastYear)/L1

Section 4

Present employers for whom you wish to calculate liability for:

Date for which you wish to calculate liability: ', HypDate

Contributions due for these employers (in above order) for the plan year ending:

Contributions due for this employer for the plan year ending:

WITHDRAWING EMPLOYER AND WITHDRAWAL DATE:

WITHDRAWAL DATE:

Contributions due for this employer for the plan year ending:

Contributions due for this employer for the plan year ending:

PreV

Prev=(0=1?qPToEr)/NONE1

X10, 2D1, X5, 8A1' OFMT(PREV)

Contributions due for this employer for the plan year ending:

Contributions due for this employer for the plan year ending:

PreV

Prev=(0=1?qPToEr)/NONE2

X10, 2D1, X5, 8A1' OFMT(PREV)

Contributions due for this employer for the plan year ending:

Contributions due for this employer for the plan year ending:

PreV

Prev=(0=1?qPToEr)/NONE3

X10, 2D1, X5, 8A1' OFMT(PREV)

Contributions due for this employer for the plan year ending:

Contributions due for this employer for the plan year ending:

PreV

PreV=(0=1?qPToEr)/NONE4

X10, 2D1, X5, 8A1' OFMT(PREV)

Contributions due for this employer for the plan year ending:

Contributions due for this employer for the plan year ending:
Previous Employers and Date of Withdrawal:

For the plan year ending before these dates:

- Corresponding ending year of last plan year ending before these dates:
  - Amount of UVB to be reallocated corresponding to these employers:
  - Actual contributions made by these employers (in above order) for the plan year ending:

Total contributions by all employers for the plan year ending:

Today's Date: Currdate
Plan Sponsor: Sponsor
Sponsor's Street Address: Street
Sponsor's City, State, ZIP: Citystate
Plan Name: Planname
Document Section No.: Section
Sender's Name: Actuary
Sender's Phone Number: Phone
Group Office: Groupoff
Group Officer in Charge: Groupname
Plan Administrator: Admin
**CALCULATE**

This function performs all calculations.

\[ A = \frac{(O_{\text{NEW}} + O_{\text{PREVIOUS}})}{O} \]

Please wait...

<table>
<thead>
<tr>
<th>TABLE1CALCS</th>
</tr>
</thead>
<tbody>
<tr>
<td>TABLE2CALCS</td>
</tr>
<tr>
<td>TABLE3CALCS</td>
</tr>
<tr>
<td>WSCALCS</td>
</tr>
</tbody>
</table>
TABLE 1: THIS FUNCTION CALCULATES THE VALUES OF UVB, NETCHANGE, AND UNAM.

VARIABLES NEEDED: VESTBEN, ASSETS, LASTYEAR, INITYEAR

VARIABLES CREATED: UVB, NETCHANGE, UNAM

UVB+VESTBEN-ASSETS

NETCHANGE = 

UNAM = (1+LASTYEAR-INITYEAR),(LASTYEAR-INITYEAR)/0

AMATE = 0.95

J = 0, I = 1

FIRSTROW: J = J + 1

UNAM[I,J] = 0.5+UVB[I]*AMATE

AMATE = AMATE - 0.05

FIRSTROW: J = J + 1

SUB++UNAM[I-1]

MIDROWS: I = I + 1, J = J - 1, AMATE = 0.95

SUB++NETCHANGE,UVB[I]-SUB

LASTROW: UNAM[I,J] = 0.5+NETCHANGE[I-1]*AMATE

AMATE = AMATE - 0.05

LASTROW: UNAM[I,J] = 0.5+NETCHANGE[I-1]*AMATE

LASTROW: UNAM[I,J] = 0.5+NETCHANGE[I-1]*AMATE

LASTROW: UNAM[I,J] = 0.5+NETCHANGE[I-1]*AMATE
TABLE2CALCS; YEAR; TEMP

@ THIS FUNCTION CALCULATES TOTAL CONTRIBUTIONS LESS WITHDRAWALS FOR
@ EACH YEAR FROM INITYEAR TO LASTYEAR, AND THE SUM OF THESE FIVE YEARS
@ AT A TIME.

@ VARIABLES NEEDED: TOTCONTRIB, LASTYEAR, INITYEAR, WITHYEAR, REALLYEAR
@ VARIABLES CREATED: CONTRIBLESSWITH, FIVECONTRIB

@ GET CONTRIBLESSWITH

TEMP+TOTCONTRIB
CONTRIBLESSWITH=(5,(1+LASTYEAR-INITYEAR))/0
I=I
YEAR=INITYEAR
@ GET 1ST 5 YEARS

=((0=1pREALLYEAR)A(0=1pPREYEAR))/PREHOP
=((v/WITHYEAR=YEAR-1)v(REALLYEAR=YEAR-1))/PREWITHD
PREHOP:CONTRIBLESSWITH(I+I)*5+TEMP
PREWITHD:CONTRIBLESSWITH; I5+TEMP
PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

TEMP=TEMP+(-pTEMP)+/(v(REALLYEAR=YEAR-1),WITHYEAR=YEAR-1)/O,(1pPER)+1.05*CONTRIBDUE
PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

TEMP=TEMP+(-pTEMP)+/(v(REALLYEAR=YEAR-1),WITHYEAR=YEAR-1)/O,(1pPER)+1.05*CONTRIBDUE
PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

YEAR=YEAR+10 I=I+I 0 TEMP+1*TEMP
@ GET THE REMAINING YEARS

LOOP:=(O=1pREALLYEAR)A(O=1pPREYEAR))/HOP
WITHD:=(v/WITHYEAR=YEAR-1)v(REALLYEAR=YEAR-1))/WITHD
HOP:CONTRIBLESSWITH; I5+5+TEMP
ENDLOOP
WITHD:=(O=1pREALLYEAR)/SKIP
WITHD:=(O=1pPREYEAR)/SKIP2

TEMP=TEMP+(-pTEMP)+/(v(REALLYEAR=YEAR-1),WITHYEAR=YEAR-1)/O,(1pPER)+1.05*CONTRIBDUE
NEXT:PREHOP+PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
NEXT:PREHOP+PREHOP+(O=1pPREALLERE)/PREHOP

PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

PREHOP:PREHOP+(O=1pPREALLERE)A(O=1pPREVER))/PREHOP
PREWITHD:PREWITHD+(O=1pPREALLERE)/PRESKIP2

YEAR=YEAR+1
I=I+1
TEMP+1*TEMP
@ GET FIVECONTRIB

FIVECONTRIB++#CONTRIBLESSWITH
TABLE3 calls YEAR REALtoYEAR1 AMoRATE

This function performs the calculations for table3.

Variables needed: REALtoYEAR, INITtoREAL, LASTYEAR

Variables created: REALtoUNAM

+(O=REALtoYEAR)/O
+(O=INITtoREAL=O)/SKIPITY
REALtoYEAR1/(REALtoYEAR
+HIPITY
SKIPITY:REALtoYEAR1+1/(~INITtoREAL=O)/REALtoYEAR
HIPITY:REALtoUNAM=((1+REALtoER)+(LASTYEAR-REALtoYEAR1))p0
I=0
ERLOOP:J=I+1
J=0 O YEAR=REALtoYEAR1
AMoRATE+0.95
YEAR=LOOP:J=J+1

IF YEAR REALtoYEAR ENTER ZEROS
+(YEAR(REALtoYEAR1))/ZEROS
+(YEAR(REALtoYEAR1))/AMORT
ELSE IF YEAR REALtoYEAR, AMORTIZED THE AMOUNT
REALtoUNAM; J+INITtoREAL11
+ENDLOOP
ZEROS:REALtoUNAM; J=0
+ENDLOOP
AMORT:REALtoUNAM; J+L0.5+INITtoREAL11xAMoRATE
AMoRATE=AMoRATE-0.05
ENDLOOP: YEAR=YEAR+1
+LASTYEAR=YEAR-1)/YEAR=LOOP
+(I+REALLtoER)/ER=LOOP
This function generates all the variables needed to produce the worksheet.

**Variables Needed:**
- LASTYEAR, INITYEAR, WITHYEAR, PREVAIR, REALAIR
- WS3ASTART, REALLAUNAM, UVB, FIVECONTRIB, INITMONTH
- INITDAY, CONTRIBUTION, UNAM, NETCHANGE, ER

**Variables Created:**
- CURRUB, FIVEADUE, DUV, UNADADFOR, UNAMWDAYEAR
- INDAREALL, TOTAREALLUVB, UNADADWL, LASTUVB, MULT
- DIMAFAC, DIMADJ, ADAUL

---
v POOLCALCS
[1] v THIS FUNCTION CALCULATES THE VARIABLES NECESSARY TO PRODUCE THE
[3] v
[4] v VARIABLES NEEDED: FIVECONTRIB, INITYEAR, INITMONTH, INITDAY, ER,
[5] v PREV_ER, CONTRIBDUE, LASTYEAR, WITHYEAR, UVB
[6] v UNAM, NETCHANGE
[7] v VARIABLES CREATED: CURRUVB, FIVEDUE, DIV, UNADPOR
[8] v CALCULATE UNAMORTIZED VALUE OF UVB FOR EACH YEAR (CURRUVB)
[9] CURRUVB=CALC
[10] v CALCULATE CONTRIBUTIONS DUE 5 YEARS AT A TIME (FIVEDUE)
[12] v FIVECONTRIB IS CALCULATED IN TABLE2CALCS
[13] v CALCULATE DIVISION FACTOR (DIV)
[14] DIV=CALC
[15] v CALCULATE THE INDIVIDUAL ER UNADJUSTED PORTION OF LIAB PER POOL (UNADPOR)
[16] UNADPOR=0.5*CURRUVB*DIV
This function calculates the unamortized value of each year's UVB which corresponds to the date of the last plan year ending before the date of withdrawal. This matrix is used in the pooling sections of the worksheet.

Variables needed: \( \text{INITYEAR}, \text{INITMONTH}, \text{INITDAY}, \text{ER}, \text{PREV\_ER}, \text{LASTYEAR} \)

Variables created: \( \text{CURR\_UVB} \)

\[
\text{CURR\_UVB} = \left( \left( \text{LASTYEAR} - \text{INITYEAR} \right) , \left( \frac{\text{ER} + \text{PREV\_ER}}{2} \right) \right)
\]

\[
\text{ROW\_NUM} + 1
\]

\[
\text{YEAR} + \text{INITYEAR}
\]

\[
\text{PRE} + 0
\]

\[
\text{PRE} = \frac{\text{INITYEAR}(1980)}{\text{PRE} + 0}
\]

\[
\frac{\text{LASTYEAR} \text{INITMONTH}(9)}{\text{PRE} + 0}
\]

\[
\frac{\text{LASTYEAR} \text{INITDAY}(126)}{\text{PRE} + 0}
\]

\[
\text{POST} + 0 = \text{PRE} + 1
\]

\[
\text{L1}
\]

\[
\text{ROW\_NUM} + \text{ROW\_NUM} + 1
\]

\[
\text{PRE} + 0
\]

\[
\text{YEAR} + \text{INITYEAR} + 1
\]

\[
\text{POST} + 0 = \text{I} + \text{J} + 1
\]

\[
\text{L1} = \frac{(\text{O} + \text{PRE} + 1)}{\text{L2}}
\]

\[
(\text{INITYEAR} - \text{LASTYEAR})/\text{SKIP}
\]

\[
\text{CURR\_UVB}[\text{ROW\_NUM} + 1 + \text{UVB}[\text{ROW\_NUM}] + \text{NEXT}]
\]

\[
\text{SKIP}[\text{CURR\_UVB}[\text{ROW\_NUM} + 1 + \text{UVB}[\text{ROW\_NUM} + (\text{LASTYEAR} - \text{INITYEAR})] + \text{NEXT} + 1 + 1]
\]

\[
(\text{I} + \text{I} + \text{PRE} + 1)/\text{L1}
\]

\[
\text{L2} + \frac{(\text{O} + \text{PRE} + 1)}{\text{END}}
\]

\[
(\text{WITH\_YEAR} - \text{J} - \text{INITYEAR})/\text{Z1}
\]

\[
\frac{\text{ROW\_NUM} + 1 + \text{WITH\_YEAR} - (\text{J} + \text{INITYEAR})}{\text{NETCH}}
\]

\[
\frac{\text{ROW\_NUM} + 1 + \text{WITH\_YEAR} - (\text{J} - \text{INITYEAR})}{\text{DASHES}}
\]

\[
\text{CURR\_UVB}[\text{ROW\_NUM} + 1 + \text{UVB}[\text{ROW\_NUM} + \text{NEXT1}]
\]

\[
\text{Z1} = \text{CURR\_UVB}[\text{ROW\_NUM} + 1 + \text{UVB}[\text{ROW\_NUM} + \text{NEXT1}]
\]

\[
\text{NEXT1}
\]

\[
\text{NETCH} = \text{CURR\_UVB}[\text{ROW\_NUM} + 1 + \text{UVB}[\text{ROW\_NUM} + \text{NEXT1}]
\]

\[
\text{DASHES} = \text{CURR\_UVB}[\text{ROW\_NUM} + 1 + 0
\]

\[
\text{NEXT1} = \frac{(\text{J} + \text{PRE} + 1)}{\text{END}}
\]

\[
\text{J} + \text{J} + 1 + 1
\]

\[
\text{L2}
\]

\[
\text{END} + (\text{PRE} + 1)/\text{THEN}
\]

\[
\text{YEAR} + \text{INITYEAR} + 1
\]

\[
\text{ROW\_NUM} + \text{ROW\_NUM} + 1
\]

\[
(\text{ROW\_NUM} + 1 + \text{LASTYEAR} - \text{INITYEAR})/\text{POST} + 0
\]
This function calculates the total contribution amount required to be paid by the individual employer for five years at a time.

Variables needed: LASTYEAR, INITYEAR, CONTRIBUTION, ER, PREVÆR, REALLÆR.

Variables created: FIVE&DUE

FIVE&DUE = ((1+LASTYEAR-INITYEAR), ((1+ER) + (1+PREVÆR)))/p0

+O=1+REALLÆR)/SKIP

Temp is matrix of contributions by all except REALLÆR

+O=1+ER)/HOP

N=+(1+CONTRIBUTION), (1+ER) + CONTRIBUTION

HOP: +O=1+PREVÆR)/NEXT

Temp2: +(1+CONTRIBUTION), -(1+PREVÆR) + CONTRIBUTION

JUMP: +O=1+ER)/A1

A1: Temp + Temp2

+NEW

A1: Temp + Temp2

SKIP: Temp + CONTRIBUTION

NEXT: J+1

L1: FIVE&DUE; J+1/L0.5+/TMPEJ(J((1+TMPE)~4)*O1 2 3 4)

J+J+1

+O=(J-1)*/(1+ER) + (1+PREVÆR))/L1
DIVACALC

 THIS FUNCTION CALCULATES THE DIVISION FACTOR USED IN THE SECTIONS.

 VARIABLES NEEDED: PREV<ER, ER, FIVE<DU<, FIVE<CONTRIB, LASTYEAR, INITYEAR

 VARIABLE CREATED: DIV

 DIV+(0, ((1pPREV<ER)+(1pER)))*

 LOOP: I=I+1

 DIV+DIV, [I)(0.5+1000000xFIVE<DU<1;3+FIVE<CONTRIB[I]+1000000

 +(I+LASTYEAR-INITYEAR)/LOOP

 ♦
This function calculates the variables necessary to produce the reallocated UVB section of the worksheet.

Variables needed: REALL6YEAR, LASTYEAR, INITYEAR, ER, PREV1ER, REAL7ER, WS3START, REAL7UNAM

Variables created: UNAM6WD6YEAR, IND6REAL1, TOT6REAL6UVB

Calculate UNAM6WD6YEAR

UNAM6WD6YEAR6CALC

Five6DUE was calculated in POOL6CALCS

Five6CONTRIB was calculated in TABLE26CALCS

DIV was calculated in POOL6CALCS

Calculate IND6REAL1

IND6REAL1+0.5+UNAM6WD6YEAR*DIV

Calculate TOT6REAL6UVB

TOT6REAL6UVB++IND6REAL1
This function calculates the unamortized amount of reallocated vested benefits for each year.

Variables needed: LASTYEAR, INITYEAR, ER, PREVAER, REALLAER, RESP, US3START, REALLEYEAR, REALLAUNAM, INITMONTH, INITDAY

Variable created: UNAM6WDAYEAR

\[
\text{UNAM6WDAYEAR} = \left(1 + \text{LASTYEAR} - \text{INITYEAR}, \left((1 + \text{ER}) + (1 + \text{PREVAER})\right)\right) \times (\text{US3START} - 1) + \text{TEMP} + \left((1 + \text{REALLAER}) / 0\right) + \left((\text{INITYEAR < 1980}) / \text{PREA80}\right) + \left((\text{INITYEAR = 1980} \& \& \left((\text{INITMONTH} = 9) / \text{PREA80}\right) \right) + \left((\text{INITYEAR = 1980} \& \& \left((\text{INITMONTH} = 9) \& \& \left((\text{INITDAY} = 26) / \text{PREA80}\right)\right)\right) \text{ LOOP}
\]

\[
\text{PREA80} = i + 1
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{LOOP} = i + 1, 0 \text{ YEAR} = \text{YEAR} + 1
\]

\[
\text{TEMP} = (\text{REALLEYEAR} - \text{YEAR} - 1) / \text{REALLAUNAM} + \text{PREALLAUNAM}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]

\[
\text{UNAM6WDAYEAR} = i + 0
\]

\[
\text{ZERO} = \text{UNAM6WDAYEAR} \& \& \text{ZERO = ONE}
\]
This function calculates the values necessary for the adjusted employer withdrawal liability of the worksheet.

Variables needed: TOTREALLUVB, UNAD\text{FOR}, UVB, LASTYEAR, INITYEAR, WITHYEAR, ER, PR\text{V}ER

Variables created: UNAD\text{WL}, LASTUVB, MULT, DEM\text{FAC}, DEM\text{ADJ}, AD\text{WL}

Calculate unadjusted individual ER withdrawal liability (UNAD\text{WL})

\[ \text{UNAD\text{WL}} = \text{TOTREALLUVB} + \text{UNADFOR} \]

Calculate current year UBV (LASTUVB)

\[ \text{LASTUVB} = \text{CALC} \]

Calculate the multiplying factor (MULT)

\[ \text{MULT} = 0.5 + 1.5 \times 10^{-3} \times \text{LASTUVB} \]

Calculate the deminimus factor (DEMFAC)

\[ \text{DEMFAC} = \text{CALC} \]

Calculate the deminimus adjustment (DEMAJ)

\[ \text{DEMAJ} = \text{CALC} \]

Calculate the adjusted individual ER withdrawal liability (AD\text{WL})

\[ \text{AD\text{WL}} = \text{CALC} \]
\[ \text{LASTUVB} = \text{CALC; } \]

1) **THIS FUNCTION CALCULATES THE VALUE OF THE CURRENT YEAR UVB.**

2) **VARIABLES NEEDED:** \text{LASTYEAR}, \text{WITHYEAR}, \text{UVB}, \text{INITYEAR}, \text{ER}, \text{PREV}\text{ER}

3) **VARIABLE CREATED:** \text{LASTUVB}

4) \text{LASTUVB}:

5) \text{LASTUVB} = \left( \frac{(1+\text{ER}) \cdot \left( \text{LASTYEAR} = \text{WITHYEAR}[\text{J}] \right)}{\text{WITHD}} \right) \cdot \text{LASTUVB} - \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}

6) \text{NEXT} = \left( \frac{(1+\text{ER}) \cdot \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}}{\text{WHID}} \right)/\text{SKP}

7) \text{J} = \text{J} + 1

8) \text{SKIP} = \text{I} + 1

9) \text{LASTUVB} = \left( \frac{(1+\text{ER}) \cdot \left( \text{LASTYEAR} = \text{WITHYEAR}[\text{J}] \right)}{\text{WITHD}} \right) \cdot \text{LASTUVB} - \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}

10) \text{NEXT} = \left( \frac{(1+\text{ER}) \cdot \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}}{\text{WHID}} \right)/\text{SKP}

11) \text{J} = \text{J} + 1

12) \text{SKIP} = \text{I} + 1

13) \text{LASTUVB} = \left( \frac{(1+\text{ER}) \cdot \left( \text{LASTYEAR} = \text{WITHYEAR}[\text{J}] \right)}{\text{WITHD}} \right) \cdot \text{LASTUVB} - \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}

14) \text{NEXT} = \left( \frac{(1+\text{ER}) \cdot \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}}{\text{WHID}} \right)/\text{SKP}

15) \text{J} = \text{J} + 1

16) \text{SKIP} = \text{I} + 1

17) \text{LASTUVB} = \left( \frac{(1+\text{ER}) \cdot \left( \text{LASTYEAR} = \text{WITHYEAR}[\text{J}] \right)}{\text{WITHD}} \right) \cdot \text{LASTUVB} - \text{LASTUVB} + \text{UVB}_1 \cdot \text{LASTYEAR} - \text{INITYEAR}

\]
DEMtiFACCALC; I

11  a THIS FUNCTION CALCULATES THE DEMINIMUS FACTOR.
12  a
13  a VARIABLES NEEDED: MULT
14  a VARIABLE CREATED: DEMtiFAC
14
15  DEMtiFAC'1'
16  1=0
17  LOOP: I+I+1
18  D(MULT[1]+50000)/FIFTY
19  DEMtiFAC+DEMtiFAC,MULT[1]
20  D(1#MULT)/LOOP
21  D0
22  FIFTY:DEMtiFAC+DEMtiFAC,50000
23  D(I#MULT)/LOOP
DEMAJCALC;1;TEMP

1  THIS FUNCTION CALCULATES THE DEMINIMUS ADJUSTMENT.
2  
3  VARIABLES NEEDED: UNADWLI, DEMWAC, MULT
4  VARIABLE CREATED: DEMWADJ
5  
6  DEMWADJ=''
7  
8  LOOP:I+1+1
9  *(UNADWLI)/ZERO
10  *(UNADWLI)(100000)/FACTOR
11  + TEMP+DEMWAC]+100000-UNADWLI]
12  +(TEMP)/ZERO
13  DEMWADJ+DEMWADJ, TEMP
14  *END
15  ZERO:DEMWADJ+DEMWADJ, O
16  *END
17  FACTOR:DEMWADJ+DEMWADJ, DEMWAC]
18  END:=(I#MULT)/LOOP

\[DEMADJACALC;1;TEMP\]

1  THIS FUNCTION CALCULATES THE DEMINIMUS ADJUSTMENT.
2  
3  VARIABLES NEEDED: UNADWLI, DEMWAC, MULT
4  VARIABLE CREATED: DEMWADJ
5  
6  DEMWADJ=''
7  
8  LOOP:I+1+1
9  *(UNADWLI)/ZERO
10  *(UNADWLI)(100000)/FACTOR
11  + TEMP+DEMWAC]+100000-UNADWLI]
12  +(TEMP)/ZERO
13  DEMWADJ+DEMWADJ, TEMP
14  *END
15  ZERO:DEMWADJ+DEMWADJ, O
16  *END
17  FACTOR:DEMWADJ+DEMWADJ, DEMWAC]
18  END:=(I#MULT)/LOOP

\[DEMADJACALC;1;TEMP\]
This function calculates the adjusted individual employer withdrawal liability.

Variables needed: UNADoUL, DEHoADJ

Variable created: ADoUL

```
LOOP
    TEMP = UNADoUL[i] - DEHoADJ[i]
    ADoUL = TEMP
    END

ZERO = ADoUL + NODEADoUL, TEMP
END
```

This program calculates the adjusted individual employer withdrawal liability for each individual based on the input variables UNADoUL and DEHoADJ. The result is stored in the variable ADoUL for each individual.
This function outputs all the tables and worksheets.

+(O+(IPEX)+(IPEX+¥1))/OUT

There are no employers to do calculations for so nothing will be output.

PAUSE: T+1
+(T1100)/PAUSE +0
OUT:US@OUT
TABLE1@OUT
CON@HIST@OUT
TABLE2@OUT
TABLE3@OUT
CL@OUT
ANOTHER@US

Output; T
WSOUT

1. This function writes Worksheet to the printer.

2. 

3. Variables needed: The same variable as in Worksheet.

4. 

5. \[ \frac{1 + \text{PREVnER}}{1 + \text{PREVnER}} ] / M1

6. \[ \frac{1 + \text{PREVnER} + \text{PREVnER}}{1 + \text{PREVnER}} ] / N2

7. \[ \frac{1 + \text{PREVnER} + \text{PREVnER}}{1 + \text{PREVnER}} ] / N3

8. \[ \frac{1 + \text{PREVnER} + \text{PREVnER}}{1 + \text{PREVnER}} ] / N4

9. \[ \frac{1 + \text{PREVnER} + \text{PREVnER}}{1 + \text{PREVnER}} ] / N5

10. \[ \frac{1 + \text{PREVnER} + \text{PREVnER}}{1 + \text{PREVnER}} ] / N6

11. M1:80 WRITE 'WORKSHEET' + O

12. N2:137 WRITE 'WORKSHEET' + O

13. N3:175 WRITE 'WORKSHEET' + O

14. N4:199 WRITE 'WORKSHEET' + O

15. N5:223 WRITE 'WORKSHEET' + O


\[ \text{WSOUT} \]
THIS FUNCTION GENERATES THE OUTPUT FOR THE WITHDRAWAL LIABILITY WORKSHEET. VARIABLES NEEDED: MAXPAGE, HYPODATE, ER, PREVOR, FIVEODUE, FIVEDUE, DIV, UNADOPORT, WITHYEAR, UNAM, NETCHANGE, LASTYEAR, WS3START, INITDAY, INITMONTH, INITYEAR, UNAMWYEAR, UVB, HULT, DEMODIV, DEMOADJ, ADJWL.
[1] THIS FUNCTION GENERATES THE OUTPUT FOR SECTION ONE OF THE WITHDRAWAL LIABILITY WORKSHEET

[3] VARIABLES NEEDED: MAXLINE1, ER, PREV6ER, LINER, OLDLINER, P, OLDP
[5] MAXPAGE, PAGE6VEC, PAGE, WITH6YEAR, INITMONTH,
[6] INITDAY, LINEA, PAGE, HYPO6DATE, LASTYEAR

[8] TITLE1"WITHDRAWAL LIABILITY WORKSHEET"
[9] TITLE2"------------------------------"
[10] \((0.5\times(\text{MAXLINE1}-\text{pTITLE1}))\times\),TITLE1
[11] \((0.5\times(\text{MAXLINE1}-\text{pTITLE2}))\times\),TITLE2
[12] WS6SEC1A
[13] WS1+WS1A
[15] I=I+1
[16] LOOP FOR PRESENT EMPLOYERS
[17] LOOP1+(0=1+pER)/LOOP2
[18] WS6SEC1B
[19] WS1+WS1,WS1B
[20] +(1=1+pER)/LOOP2
[21] I=I+1
[22] +LOOP1
[23] LOOP FOR PREVIOUS EMPLOYERS
[24] LOOP2+(0=1+pPREV6ER)/END
[25] WS6SEC1C
[26] WS1+WS1,WS1C
[27] +(J=1+pPREV6ER)/END
[28] J=J+1
[29] +LOOP2
[30] ND:OLDLINER+LINEB
[31] OLDP+P
A THIS FUNCTION GENERATES SECTION 1 OF THE WITHDRAWAL LIABILITY WORKSHEET

A VARIABLE NEEDED: LINEA, MAXPAGE, PAGEVEC

SECTION 1: General Information

1) Enter Employer Name

2) Enter date of Employer Withdrawal

3) Enter date of last Plan Year ending before date of Employer Withdrawal
This function generates one column of output in section one of the withdrawal liability worksheet for each employer that has not withdrawn, but wishes to know his withdrawal liability if he would withdraw.

Variables needed: Hypdate, initmonth, initday, lastyear, i, j, lineb, p, oldp, oldlineb, previer, er, page

WS1B+ 0 24 p'
P+oldp
LINEB+OLDLINEB
WS1B+WS1B,[1]EXCI;,' ' LINEB+LINEB+1
WS1B+WS1B,[1](UNDERHEAD EXCI;),' ' LINEB+LINEB+1
WS1B+WS1B,[11] 2 24 p' ' LINEB+LINEB+2 ' WS1B+WS1B,[1]WSNEWPAGE
WS1B+WS1B,[11] 2 24 p' ' LINEB+LINEB+2 ' WS1B+WS1B,[1]WSNEWPAGE
WS1B+WS1B,[11]' ',Hypdate),' ' LINEB+LINEB+1
WS1B+WS1B,[11] 1 24 p' ' LINEB+LINEB+1 ' WS1B+WS1B,[1]WSNEWPAGE
WS1B+WS1B,[11] 1 24 p' ' LINEB+LINEB+1
WS1B+WS1B,[11]' ',(initmonth),' '-' ,(initday),' '-' ,(2+Hypyear)),' ' LINEB+LINEB+1
\begin{verbatim}
\text{WSASEC1C}

1. This function generates one column of output for section one of the
2. withdrawal liability worksheet for each employer that has withdrawn
3. \text{VARIABLES NEEDED: PREVAER, I, J, WITHAYEAR, INITMONTH, INITDAY, LINEB,}
4. OLDLINEB, PAGE=VEC, P, PAGE
5. \text{AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA}
6. \text{AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA}
7. \text{AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA}
8. \text{AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA}
9. \text{AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA}
10. \text{LINEB=OLDLINEB}
11. \text{LINEB+OLDLINEB}
12. \text{LINEB+OLDLINEB}
13. \text{LINEB+OLDLINEB}
14. \text{LINEB+OLDLINEB}
15. \text{LINEB+OLDLINEB}
16. \text{LINEB+OLDLINEB}

\text{WSASEC1C}
\end{verbatim}
THIS FUNCTION GENERATES THE OUTPUT FOR THE PRE-80 PORTION OF WITHDRAWAL LIABILITY IF NEEDED, AND ALL OF THE POST-80 PORTIONS OF WITHDRAWAL LIABILITY.

VARIABLES NEEDED: INITYEAR, INITMONTH, INITDAY, ROWNUM, LASTYEAR
ER, PREVWER, OLDLINEB, LINEB, P, OLDFP, LINEA,
MAXPAGE, PAGE=VEC, PAGE, FIVE=DUE, FIVE=CONTRIB, DIV,
UNAD=FOR, WITH=YEAR, UNAM, NETCHANGE

YEAR=INITYEAR
FLAG=PRE=0
+(INITYEAR<1980)/PRE=80
+(INITYEAR=1980)A((INITMONTH)<9))/PRE=80
+(INITYEAR=1980)A(((INITMONTH)=9)A((INITDAY)=26))/PRE=80
+POST=80

DO THE PRE-1980 PORTION
PRE=80:WS=SEC2
WS=UNAD=WS2
FLAG=PRE=1
ROWNUM=ROWNUM+1
YEAR=YEAR+1

DO THE POST-1980 PORTION
POST=80:WS=SEC3
+(FLAG=0)/INIT
WS=UNAD=WS=UNAD,[1]WS3
+NEXT
INIT:WS=UNAD=WS3
NEXT:FLAG=1
YEAR=YEAR+1
ROWNUM=ROWNUM+1
+(ROWNUM=2-LASTYEAR-INITYEAR)/POST=80
This function generates the output for the unadjusted pre-1980 portion or the withdrawal liability worksheet if needed.

Variables needed:
- ER, PREV\*ER, OLDLINEB, LINEB, P, OLOP, LINEA,
- MAXPAGE, PAGE, PAGE\*VEC, INITDAY, INITMONTH,
- INITYEAR, ROW\*NUM, LASTYEAR, FIVE\*DUE, FIVE\*CONTRIB,
- DIV, UNAD\*POR, WITH\*YEAR, UNAM, NETCHANGE

---------------------------------
THIS FUNCTION GENERATES THE INSTRUCTIONS FOR SECTION 2 OF THE WITHDRAWAL LIABILITY WORKSHEET

VARIABLES NEEDED: INITMONTH, INITDAY, LINEA, MAXPAGE, PAGEVEC

VARIABLES NEEDED:

WS2A+0 55 p'
WS2A+WS2A, [1]-----------------
WS2A+WS2A, [1] Enter the unamortized value of the ',(INITMONTH),',-(INITDAY),',; (INITYEAR),'
WS2A+WS2A, [1] unfunded vested benefits which corresponds to the date of the last Plan Year ending before the date of Employer Withdrawal (See Table I.)
WS2A+WS2A, [1] date of Employer Withdrawal (See Table I.)
WS2A+WS2A, [1]
WS2A+WS2A, [1]
WS2A+WS2A, [1] Enter the total Contribution amount required to be paid by the Individual Employer for the Plan Years ending
LINEA+LINEA+4 WS2A+WS2A, [1]
LINEA+LINEA+3 WS2A+WS2A, [1] Employer for the Plan Years ending
LINEA+LINEA+2 WS2A+WS2A, [1]
LINEA+LINEA+1 WS2A+WS2A, [1] Total Contributions for Plan Years ending
LINEA+LINEA+0 WS2A+WS2A, [1] through ',(INITMONTH),',-(INITDAY),',-(INITYEAR),'
LINEA+LINEA+4 WS2A+WS2A, [1] (See Table II),
LINEA+LINEA+3 WS2A+WS2A, [1] for Employers participating on or after 09-26-80 (See Table II),
LINEA+LINEA+2 WS2A+WS2A, [1]
LINEA+LINEA+1 WS2A+WS2A, [1]
LINEA+LINEA+0 WS2A+WS2A, [1] Divide Item 2 by Item 3
LINEA+LINEA+4 WS2A+WS2A, [1]
LINEA+LINEA+2
LINEA+LINEA+1
LINEA+LINEA+0
\[ WSoSEC2B \]

This function generates the values for the unadjusted portions of the withdrawal liability worksheet for the non-withdrawing employers.

Variables needed: RowNum, LastYear, InitYear, FiveDue, I, J, FiveContrib, Div, UnAdjPor, OldLineB, LineB, P, OldP, PageVec, Page, PrevEr, ER, First

\[ \text{CURREVUB} \]

\[ P+OldP \]

LineB+OldLineB

\[ WS2B+0 \]

24 \[ ^p \]

\[ WS2B+WS2B,[1] 1 \]

24 \[ ^p \]

LineB+LineB+1 \[ \text{WS2B+WS2B},[1]\text{WS2NEWPAGE} \]

\[ WS2B+WS2B,[1] 5 \]

24 \[ ^p \]

LineB+LineB+5

\[ WS2B+WS2B,[1] \text{CM} \text{<(->P(->)}120,X4' \text{DFMT(CURREVUB RowNum;I}) \]

LineB+LineB+1

First+0

\[ WS2B+WS2B,[1] 1 \]

24 \[ ^p \]

LineB+LineB+1 \[ \text{WS2B+WS2B},[1]\text{WS2NEWPAGE} \]

\[ WS2B+WS2B,[1] 2 \]

24 \[ ^p \]

LineB+LineB+2

\[ WS2B+WS2B,[1] \text{CM} \text{<(->P(->)}120,X4' \text{DFMT(FiveContrib RowNum;I}) \]

LineB+LineB+1

LineB+LineB+1

\[ WS2B+WS2B,[1] 1 \]

24 \[ ^p \]

LineB+LineB+1 \[ \text{WS2B+WS2B},[1]\text{WS2NEWPAGE} \]

\[ A1:WS2B+WS2B,[1] \text{CM} \text{<(->P}(20.6,X4' \text{DFMT(DivRowNum;I}) \]

A2

\[ A2:LineB+LineB+1 \]

\[ WS2B+WS2B,[1] 1 \]

24 \[ ^p \]

LineB+LineB+1 \[ \text{WS2B+WS2B},[1]\text{WS2NEWPAGE} \]

\[ WS2B+WS2B,[1] 2 \]

24 \[ ^p \]

LineB+LineB+2

\[ WS2B+WS2B,[1] \text{CM} \text{<(->P}(20.6,X4' \text{DFMT(UnAdjPor RowNum;I}) \]

LineB+LineB+1
THIS FUNCTION GENERATES THE VALUES FOR THE UNAMORTIZED SECTIONS OF
THE WITHDRAWAL LIABILITY WORKSHEET FOR THE WITHDRAWN OR WITHDRAWING
EMPLOYERS.

VARIABLES NEEDED: ROWNUM, WITHYEAR, INITYEAR, CURRAVVB,
FIVEAVVB, I, J, FIVEAVVB, DIV, UNADAVVB, LINEB,
OLDLINEB, PAGEAVEC, PAGE, P, OLDP, PREVAVEC, ER

OUTPUT DASHES IF,
(ROWNUM) + WITHYEAR = INITYEAR / DASHES
ELSE OUTPUT CURRAVVB

PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(CURRAVVB ROWNUM) LINEB+1
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(FIVEAVVB ROWNUM) LINEB+1
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(DIV ROWNUM) LINEB+1
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(UNADAVVB ROWNUM) LINEB+1

PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(CURRAVVB ROWNUM) LINEB+2
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(FIVEAVVB ROWNUM) LINEB+2
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(DIV ROWNUM) LINEB+2
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(UNADAVVB ROWNUM) LINEB+2

PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(CURRAVVB ROWNUM) LINEB+3
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(FIVEAVVB ROWNUM) LINEB+3
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(DIV ROWNUM) LINEB+3
PRINT ROWNUM, MINUS, PRINT 1, 24 TRIM(ROWNUM) DFMT(UNADAVVB ROWNUM) LINEB+3
This function generates the output for the post-80 portions of withdrawal liability worksheet.

Variables needed: ER, PREVER, LINEB, OLDLINEB, P, OLDP, PAGE, MAXPAGE, PAGEVEC, ROWNUM, INITMONTH, INITDAY, INITYEAR, YEAR, LINEA, LASTYEAR, FIVEEDUE, DIV, FIVECONTRIB, UNADAPOR, WITHAYEAR, UNAM, NETCHANGE

Loop for present employers

Loop 1: (0=1+PER)/Loop 2

\[ WSASEC2A \]
\[ WS3+WS3A \]
\[ I+J+1 \]

\[ WSASEC2B \]
\[ WS3+WS3,WS2B \]
\[ I+I+1 \]

\[ WSASEC2C \]
\[ WS3+WS3,WS2C \]

\[ L+J+1 o I+I+1 \]

\[ WSASEC2D \]
\[ L+L+1 o I+I+1 \]

\[ END:OLDLINEB+LINEB \]

\[ OLDP+P \]
THIS FUNCTION GENERATES THE INSTRUCTIONS FOR THE POST-80 PORTIONS OF THE WITHDRAWAL LIABILITY WORKSHEET.

VARIABLES NEEDED: ROWNUM, INITMONTH, INITDAY, YEAR, LINEA, MAXPAGE, PAGE=1

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THIS FUNCTION GENERATES THE OUTPUT FOR THE REALLOCATED UNFUNDED
VESTED BENEFITS SECTION OF THE WITHDRAWAL LIABILITY WORKSHEET

VARIABLES NEEDED: WSR1, ER, PRE, PREVAR, HASS, LASTYEAR, P, OLDP,
LINEB, OLDLINEB, LINEA, MAXPAGE, PAGE, PageNum, InitMonth, InitDay, UnamYear, DIV,
FIVEV, FIVECONTRIB, INDREAL, WITHYEAR,
TOTA

IF THERE IS NO UVBs TO BE REALLOCATED SKIP SECTION AND NUM=4
NUM=4
+O=1+REALL/A)/O
ELSE NUM=0
NUM=0
PRE+10 FLAG=0
YEAR=WS3oSTART
+ (PRE=1)/TRUE
+YEARoLOOP
TRUE=ROW=2
YEARo=LOOP=I+10 J=1
WS=REALALLA
WSR1+WSRA
WSR1+WSRA
WsrLoop=WSREALALLAB
WSR1+WSRL, WSRA
I=I+1
+((I)+1+P)/INC
+SKIP1
INC=J+J=1
+SKIP1+I=I+P+1-(1+PREVAR))/(NEXT=YEAR
+ERoLOOP
NEXT=YEAR+((FLAG=0))/NEXT=TIME
WSR=USR, [1]USR1
NEXT=TIMES
FIRST=TIME=USR+USR10 FLAG+1
NEXT=TIMES=ROW+ROW10 YEAR+YEAR+1
OLDLINEB+LINEB0 OLDP+P
+(YEAR=LASTYEAR+1)/LAST
+YEARoLOOP
LAST=WSREALALLA
WSREALALLA
OLDLINEB+LINEB
OLDP+P
THIS FUNCTION GENERATES THE INSTRUCTIONS FOR ONE SECTION OF THE REALLOCATED UNFUNDED VESTED BENEFITS SECTION OF THE WITHDRAWAL LIABILITY WORKSHEET

VARIABLES NEEDED: NUM, RowNUM, INITMONTH, INITDAY, YEAR

LINEA, MAXPAGE, PAGE=VEC

TITLE: Reallocated Unfunded Vested Benefits

Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending , (INITMONTH), - , (INITDAY), - , (2# YEAR), .

Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending , (INITMONTH), - , (INITDAY), - , (2# YEAR-4), through , (INITMONTH), - , (INITDAY), - , (2# YEAR), .

Enter the total accumulated contributions for the above Plan Years for Employers participating after , (INITMONTH), - , (INITDAY), - , (2# YEAR), . (See Table I.,)

Divide Item , (NUM-2), by Item , (NUM-1), to determine the Individual Employer's share of Reallocated Unfunded Vested Benefit.
A function generates the numbers for the output or the reallocated unfunded vested benefits section of the withdrawal liability worksheet. The function calculates the numbers for the reallocated unfunded vested benefits section of the withdrawal liability worksheet. The variables needed are:

- NUM
- UNAMW
- YEAR
- FIVEoDUE
- FIVEoCONTRIB
- DIV
- I
- FIVEoREALL
- WITHoYEAR
- P
- OLD
- PAGEoVEC
- LINEB
- OLDLINEB
- PREVoER
- ER
- PAGE

On the first time through this section, leave spaces for the section header. If YEAR = WITHoYEAR, print dashes in the column. Otherwise, print the values. The values are calculated using the following formulas:

- DASHES: NUM
- NORM: FIVEoDUE
- A2: DIV

The function prints the values in column format.
This function generates the instructions for the last line of the reallocated unfunded vested benefits section of the withdrawal liability worksheet.

Variables needed:
- NUM
- LINEA
- MAXPAGE
- PAGEoVEC

Instructions:

1. Initialize WSRC and related variables.
2. Loop through the data to calculate the total of the individual employer's share of reallocated vested benefits.
3. Add item to the total and update variables accordingly.
4. Continue the loop until all items are processed.
5. Output the total of the individual employer's share of reallocated vested benefits.
This function generates the values for the last line of output in the reallocated unfunded vested benefits section of the withdrawal liability worksheet.

Variables needed: TOTREALLOCUB, LINEB, OLDDLINEB, P, OLDP, ER, PAGEVEC, PREV, PAGE

Loop:
1. I = I + 1
2. LINEB = OLDDLINEB
3. P = OLDP
4. WSRD1 = 0.26
5. +((I)*10)/PREV
6. NEXT:
7. PREV = J + 1
8. NEXT = WSRD1 + WSRD1,
9. LINEB = LINEB + 1
10. WSRD1 = WSRD1,
11. NEWPAGE

Loop2:
1. K = 1
2. LINEB = LINEB + 1
3. +((K)*LIN)/LOOP2
4. WSRD1 = WSRD1,
5. CM(220, X4) OFMT(TOTREALLOCUB) + LINEB + 1
6. +(FLAG=0)/FIRST
7. WSRD = WSRD,
8. +CHECK
9. FIRST = WSRD + WSRD1
10. FLAG = 1
11. CHECK + I = 10 + (10*PREV) / LOOP
This function generates the output for the adjusted individual employer withdrawal liability section or the worksheet.

Variables needed: ER, PREV\(ER\), LINES, P, OLD\(LINES\), OLD\(P\), LINES, MAXPAGE, PAGE=VEC, PAGE, ROWNUM, NUM, UVB, MUL, DEM=FAc, DEM=ADJ, ADJ=UL, LAST\(Y\), INIT\(Y\), WITH\=YEAR

DO THE FIRST PART OF THIS SECTION OF THE WORKSHEET

\[
L1: \text{WSADJUL}A \text{WSA1} + \text{WSAB} \text{I} = \text{I} + 1 \text{WSADJUL}A \begin{pmatrix} 1 & (1+\text{PREV}\text{ER}) & 1+\text{PREV}\text{ER} \end{pmatrix} / L1 \text{OLDLINES} + \text{LINES} \text{OLDP} = \text{P} \text{WSADJUL}A \text{WSA1} + \text{WSAC} \text{J} = \text{J} + 1 \]

DO THE LAST ITEM OF THE WORKSHEET

\[
L2: \text{WSADJUL}A \text{WSA2} + \text{WSAD} \text{I} = \text{I} + 1 \text{WSADJUL}A \begin{pmatrix} 1 & (1+\text{PREV}\text{ER}) & 1+\text{PREV}\text{ER} \end{pmatrix} / L2 \text{WSA1} + \text{WSA2} \text{OLDLINES} + \text{LINES} \odot \text{OLDP} = \text{P}
THIS FUNCTION GENERATES THE INSTRUCTIONS FOR ITEM 1 OF THE ADJUSTED WITHDRAWAL LIABILITY SECTION OF THE WORKSHEET.

**VARIABLES NEEDED:**
- ROWNUM
- NUM
- BLANK
- LINEA
- MAXPAGE
- PAGE_VEC

```
WSAA = 0 55 p'
USAA+USAA,11 55 p' \* LINEA+LINEA+1 \* USAA+USAA,11 USAA+USAA,11 55
USAA+USAA,11 'Section ',(ROWNUM+1),': Adjusted Individual Employer', (55 -39+(p#ROWNUM+1)) p'
USAA+USAA,11 '-------',((p#ROWNUM+1)p'-'), ' Withdrawal Liability', (55-31+(p#ROWNUM+1)) p'
USAA+USAA,11 BLANK+3 \* LINEA+LINEA+3
K=2
+(ROWNUM=K+1)/ONLYONE
USAA+USAA,11' Add Section ',(K),', Item 5; Section ',(K+1),', Item 5
1', (55-43+(p#K)+(p#K+1)) p'
BLANK+BLANK+1 \* LINEA+LINEA+1
LOOP:K=K+2
+(K=ROWNUM)/LAST
+(ROWNUM=K+1)/ONEMORE
USAA+USAA,11' Section ',(K),', Item 5; Section ',(K+1),', Item 5', (55-39+(p#K)+(p#K+1)) p'
BLANK+BLANK+1 \* LINEA+LINEA+1
LOOP
ONEMORE:
USAA+USAA,11' Section ',(K),', Item 5; and Section ',(ROWNUM),', Item ',(NUM+1),', (55-41+(p#K)+(p#ROWNUM)+(p#NUM+1)) p'
USAA+USAA,11' to determine the Unadjusted Individual Employer Withdrawal Liability.
BLANK+BLANK+3 \* LINEA+LINEA+3
+O
LAST:
USAA+USAA,11' and Section ',(ROWNUM),', Item ',(NUM+1),', to determine the', (55-40+(p#ROWNUM)+(p#NUM+1)) p'
USAA+USAA,11' Unadjusted Individual Employer Withdrawal Liability.
BLANK+BLANK+3 \* LINEA+LINEA+3
+O
ONEMORE:
USAA+USAA,11' Add Section 2, Item 5; and Section ',(ROWNUM),', Item ',(NUM+1),', (55-47+(p#ROWNUM)+(p#NUM+1)) p'
USAA+USAA,11' to determine the Unadjusted Individual Employer Withdrawal Liability.
BLANK+BLANK+3 \* LINEA+LINEA+3
```
WSoADJWLtiB; K

THIS FUNCTION GENERATES THE VALUES FOR ITEM 1 OF THE ADJUSTED INDIVIDUAL EMPLOYER WITHDRAWAL LIABILITY SECTION OF THE WORKSHEET.

VARIABLES NEEDED: BLANK, UNADtiWL, I, J, LINEB, OLDLINEB, P, OLDP, PAGE, PREV, ER, PAGE

USAB+ 0 24 P''
LINEB+OLDLINEB 0 P+OLDP
USAB+USAB, [1] 1 24 P'' 0 LINEB+LINEB+1 0 USAB+USAB,[1]USABNEWPAGE
X=0
LOOP: X+X+1
USAB+USAB,[1] 1 24 P'' 0 LINEB+LINEB+1
+(X#BLANK-1)/LOOP
USAB+USAB,[1]CM(=*P(*)I20, X4', DFMT(UNADtiWL[1])
LINEB+LINEB+1
THIS FUNCTION GENERATES THE INSTRUCTIONS FOR ITEMS 2 THROUGH 6 OF THE ADJUSTED INDIVIDUAL EMPLOYER WITHDRAWAL LIABILITY SECTION.

**VARIABLES NEEDED:** LINEA, MAXPAGE, PAGEVEC

1. `WSAC+ + 55 p'` - LINEA+LINEA+1 + WSAC+WSAC,[1]US&NEWPAGE=A 55
2. `WSAC+WSAC,[1]' See Table 1 for current year Unfunded Vested Benefit.
3. `WSAC+WSAC,[1]' PAGEVEC
4. `LINEA+LINEA+3 + WSAC+WSAC,[1]US&NEW PAGE=A 55`
5. `WSAC+WSAC,[1]' Multiply Item 2 times 0.0075
6. `WSAC+WSAC,[1]' DeMinimus Factor:
   - A) If Item 3 is equal to or greater than $50,000, enter $50,000 as the DeMinimus Factor.
   - B) If Item 3 is less than $50,000, enter Item 3 as the DeMinimus Factor.
   - C) Otherwise, enter Item 4 plus $100,000 minus Item 1. If the result is negative, enter zero.
7. `WSAC+WSAC,[1]' DeMinimus Adjustment:
   - A) If Item 1 is more than $150,000, or less than 0, enter zero.
   - B) If Item 1 is less than $100,000, enter Item 4
   - C) Otherwise, enter Item 4 plus $100,000 minus Item 1. If the result is negative, enter zero.
8. `LINEA+LINEA+3 + WSAC+WSAC,[1]US&NEWPAGE=A 55`
9. `WSAC+WSAC,[1]' Subtract Item 1 minus Item 5 to determine the Adjusted Individual Employer Withdrawal Liability. If the result is a negative number, enter zero. Otherwise, enter the result of the subtraction.
THIS FUNCTION GENERATES THE VALUES FOR THE ADJUSTED INDIVIDUAL EMPLOYER WITHDRAWAL LIABILITY SECTION OR THE WORKSHEET.

VARIABLES NEEDED: I, J, UVB, MULT, DEMOFAC, DEMOAJD, ADOWL, P, OLDP, LASTYEAR, YEAR, INITYEAR, LINES, OLDLINEB, PAGE+VEC, PREVWR, ER, PAGE, RESP

WSAD+ 0 24 p'
LINEB=OLDLINEB 0 P=OLDP
WSAD+WSAD,[11] 1 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 1 24 p' 0 LINEB+LINEB+1
WSAD+WSAD,[11] 'CM#-P(#)I20,X4' OFMT(LAST+UVB[I]) 0 LINEB+LINEB+1
WSAD+WSAD,[11] 1 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 'CM#-P(#)I20,X4' OFMT(MULT[I]) 0 LINEB+LINEB+1
WSAD+WSAD,[11] 1 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 4 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 3 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 'CM#-P(#)I20,X4' OFMT(DEMOAJD[I]) 0 LINEB+LINEB+1
WSAD+WSAD,[11] 1 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 3 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 3 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 4 24 p' 0 LINEB+LINEB+1 0 WSAD+WSAD,[11]USNEWPAGE
WSAD+WSAD,[11] 'CM#-P(#)I20,X4' OFMT(ADOWL[I])
LINEB+LINEB+1
+J+J+J+1
**FUNCTION**

- **Name:** PAGE6VEC
- **Purpose:** Creates a vector showing where page breaks are to occur in the worksheet.

**Required Variables:** LINEA, MAXPAGE, PAGE6VEC

**Function Description:**

This function calculates the positions of page breaks in a worksheet based on the given line numbers and the maximum page number. It takes into account the current page number and determines the points where a new page should begin.

**Implementation Steps:**

1. **Initialization:**
   - Compute a reference point that represents the current page number.
   - Initialize an empty vector to store the page breaks.

2. **Calculation:**
   - For each line number (LINEA), check if it is less than the maximum page number (MAXPAGE).
   - If true, append the current page number to the vector of page breaks.

3. **Output:**
   - The function returns the vector containing the positions of page breaks.

**Example Execution:**

- **Input:** LINEA = [1, 2, 3, 5, 7], MAXPAGE = 4
- **Output:** PAGE6VEC = [3, 5, 7]
THIS FUNCTION CREATES A NEW PAGE IN THE WORKSHEET BY EXAMINING THE PAGEVEC PRODUCED IN WSNENUPAGE. IT PRODUCES HEADERS AND PAGE NUMS.

VARIABLES NEEDED: PAGEVEC, P, LINEB, PREV, ER, PAGE, I, J

```
R+0 24 p''
+(P)PAGEVEC)/O
+(LINEB)PAGEVEC(P))/O
R=E,11:TCFF
+(CHFLAG=1)/FLAG
+SKIP
FLAG:FIRST=1
SKIP:=(1+I)+((1+PREV))/PAGEHEAD
R=E,[[] 1 24 p''
+NEXT
PAGEHEAD:PAGE+PAGE+1
R=E,[[((19-PAGE)p' )', 'Page ', PAGE
NEXT:=P+1
+(I+PREV)/PREV
R=E,[[ 1 24 p''
R=E,[[ER(J),'PREV:R=E,[[ 1 24 p''
R=E,[[PREVER(J)],'
R=E,[[UNDERHEAD PREVER(J)],'
LINEB+4
+O
PREVER:R=E,[[ 1 24 p''
R=E,[[PREVER(J)],'
R=E,[[UNDERHEAD PREVER(J)],'
LINEB+4
```

```
TABLE1=OUT; a1; a2; a3; MAXLINE1; MAXPAGE

1  THIS FUNCTION OUTPUTS TABLE1 TO THE PRINTER.

3  VARIABLES NEEDED: LASTYEAR, INITYEAR, INITDAY, INITMONTH, UNAM,
   VXSTBN, ASSETS, UVB, NETCHANGE

6  +(2-LASTYEAR-INITYEAR)/N1
7  +(3-LASTYEAR-INITYEAR)/N2
8  +(5-LASTYEAR-INITYEAR)/N3
9  +(7-LASTYEAR-INITYEAR)/N4
10  +(8-LASTYEAR-INITYEAR)/N5
11  +(9-LASTYEAR-INITYEAR)/N6
12  +(10-LASTYEAR-INITYEAR)/N7
13  +(11-LASTYEAR-INITYEAR)/N8
14  +(12-LASTYEAR-INITYEAR)/N9
15  M1=80 WRITE 'TABLE1' 0 +O
16  N1=96 WRITE 'TABLE1' 0 +O
17  N3=137 WRITE 'TABLE1' 0 +O
18  N4=175 WRITE 'TABLE1' 0 +O
19  N5=176 WRITE 'TABLE1' 0 +O
20  N6=192 WRITE 'TABLE1' 0 +O
21  N7=208 WRITE 'TABLE1' 0 +O
22  N8=224 WRITE 'TABLE1' 0 +O
23  N9=240 WRITE 'TABLE1' 0 +O
TABLE1; TITLE1; TITLE2; T1A; T1B; PAGE=VEC

* THIS FUNCTION DEVELOPS THE OUTPUT FOR TABLE I

* VARIABLES NEEDED: MAXLINE1, INITDAY, INITMONTH, INITYEAR, LASTYEAR, UNAM, VESTBEN, ASSETS, UVB, NETCHANGE, MAXPAGE

* PAGEVEC+''

* TITLE1='Table I'

* TITLE2='Calculation of Unfunded Vested Benefits (UVB)'

* ((0.5x(MAXLINE1-pTITLE1))p''),TITLE1

* ((0.5x(MAXLINE1-pTITLE2))p''),TITLE2

* TABLE1A

* TABLE1B

* IF THE TABLE IS TOO LONG TO FIT ON A PAGE, PUT IT IN 2 PARTS

* +(13+LASTYEAR-INITYEAR)/JUMP

* T1A,T1B

* +0

* JUMP:T1A,T1B[;192]

* DTCFF

* T1A,T1B[192+1#T1B]
**TABLE 1A**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>DATE</th>
<th>INDEX</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>INITDATE</td>
<td>GEToDATE</td>
<td>LINE</td>
</tr>
</tbody>
</table>

This function generates row headers and the first column of Table 1.

**Variables Needed:**
- LASTYEAR
- INITMONTH
- INITDAY
- INITYEAR
- VESTBEN
- ASSETS
- UVB
- UNAM
- NETCHANGE
- MAXPAGE
- PAGEoVEC

**Initializations:**
- \( T1At \)
- \( PAGEoVEC \)
- \( YEAR \)
- \( INITYEAR \)
- \( INITMONTH \)
- \( INITDAY \)
- \( INIDEX \)
- \( LINE \)
- \( N1 \)

**DO YEARoLOOP FOR EACH YEAR FROM INITYEAR TO LASTYEAR**

\[ \text{YEARoLOOP: } T1At = T1A, [1] \]

**Present Value of Vested Benefits**

\[ \text{Vested Benefits} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets**

\[ \text{Assets} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Less Unamortized**

\[ \text{Less Unamortized} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets net**

\[ \text{Assets net} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Net Change**

\[ \text{Net Change} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**DO YEARoLOOP**

\[ \text{YEARoLOOP: } T1At = T1A, [1] \]

**Present Value of Vested Benefits**

\[ \text{Vested Benefits} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets**

\[ \text{Assets} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Less Unamortized**

\[ \text{Less Unamortized} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets net**

\[ \text{Assets net} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Net Change**

\[ \text{Net Change} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**DO YEARoLOOP**

\[ \text{YEARoLOOP: } T1At = T1A, [1] \]

**Present Value of Vested Benefits**

\[ \text{Vested Benefits} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets**

\[ \text{Assets} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Less Unamortized**

\[ \text{Less Unamortized} = \left( \frac{\text{VESTBEN} \times \text{INDEX}}{\text{INDEX} + 1} \right) \]

**Assets net**

\[ \text{Assets net} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]

**Net Change**

\[ \text{Net Change} = \left( \frac{\text{ASSETS} \times \text{INDEX} - 1}{\text{INDEX} - 1} \right) \]
THIS FUNCTION GENERATES THE COLUMN HEADERS AND THE OUTPUT THAT BELONGS UNDER EACH HEADER OF TABLE 1

VARIABLES NEEDED: INITDAY, INITMONTH, INITYEAR, LASTYEAR, UNAM, PAGEVEC

INITIALIZATIONS

COLNUM=O
YEAR=INITYEAR
+(LASTYEAR-INITYEAR)/LOopa
P=1
Ti=Ti+10 16 'O LINE+10 O CHECK=NEWPAGE2
Ti=Ti+[1] 4 16 'O LINE+LINE+4
+O

DO LOOPA FOR EACH YEAR FROM INITYEAR+1 TO LASTYEAR
LOOPA:Ti= Ti+ 0 16 'O

P=1
COLNUM=COLNUM+1
YEAR=YEAR+1
BLANK+8

DATE(#INITMONTH),',',(#INITDAY),',',2+#YEAR
Ti=Ti+[1] 2 16 'O
Ti=Ti+[1] ',DATE,''
Ti=Ti+[1] 'Unamortized'
Ti=Ti+[1] Value'
Ti=Ti+[1] '------------'
Ti=Ti+[1] '------------'

LINE+12
I=O J=O

+(COLNUM=LASTYEAR-INITYEAR)/LASTCOL

INSERT NUMBERS INTO THE TABLE
NUMS:1+1+1
Ti=Ti+[1]M(-)<( 'ZZ,ZZZ,ZZ9) DFMTC(UNAMEI;COLNUM)
LINE+LINE+1
CHECK=NEWPAGE2
+(I=I+LASTYEAR-INITYEAR)/NEXT1
BLANKLINES
NEXT1:=(I=COLNUM)/NUMS

INSERT Xs INTO THE TABLE
XS:1=1+1
Ti=Ti+[1] XX
LINE+LINE+1
CHECK=NEWPAGE2
+(I=I+LASTYEAR-INITYEAR)/NEXT2
BLANKLINES
XS

NEXT2:=(COLNUM+1)/CONCAT1
Ti=Ti+[1] 1 16 'O
+LOopa
CONCAT1:Ti=Ti+[1] 1 16 'O
+LOopa

GENERATE THE LAST COLUMN OF THE TABLE
LASTCOL:J=J+1
Ti=Ti+[1] 'M(-)<( 'ZZ,ZZZ,ZZ9) DFMTC(UNAMEJ;COLNUM)
LINE+LINE+1
CHECK=NEWPAGE2
+(J=J+LASTYEAR-INITYEAR)/NEXT3
BLANKLINES
LASTCOL
NEXT3:=(COLNUM+1)/CONCAT2
Ti=Ti+[1] 1 16 'O
+O
CONCAT2:Ti=Ti+[1] 1 16 'O

V
This function checks TABLE1A to see if a new page is needed. A vector called PAGEVEC is produced to show where page breaks occur.

Variables needed: LINE, MAXPAGE, TIA, PAGEVEC

\[
\begin{align*}
\text{if} & \quad \text{LINE} < \text{MAXPAGE} \\
\text{TIA} & \quad \text{TIA} + \text{LINE} \\
\text{PAGEVEC} & \quad \text{PAGEVEC} + \text{LINE} \\
\text{TIA} & \quad \text{TIA} + \text{TIA}
\end{align*}
\]
A FUNCTION CHECKS TO SEE IF TABLE1B NEEDS A PAGE BREAK BY LOOKING AT PAGE-VEC. IF A BREAK OCCURS, COLUMN HEADERS ARE PRINTED.

VARIABLES NEEDED: P, PAGE-VEC, LINE, T1

P(P)P(PAGE-VEC)/0
(LINE#PAGE-VEC[P])/0
T1+T1,[1]16TFF
P+P+1
T1+T1,[1],DATE,''
T1+T1,[1],Unamortized'
T1+T1,[1],Value'
T1+T1,[1],-------'
T1+T1,[1]16P''
LINE+5
R+B\text{\textbackslash L\textbackslash N\textbackslash L\textbackslash I\textbackslash N\textbackslash E\textbackslash S}; I

1. THIS FUNCTION ADDS THE APPROPRIATE NUMBER OF BLANK LINES TO THE OUTPUT
2. OF TABLE I.

3. VARIABLE NEEDED: BLANK, PAGE\text{\textbackslash A\textbackslash V\textbackslash E\textbackslash C}, P, T1, LINE

4. BLANK+4

5. 

6. BLANK+4

7. I+0

8. LOOP: I+1+1

9. +I(\text{\textbackslash B\textbackslash L\textbackslash A\textbackslash N\textbackslash K})/0

10. T1+T1, I11 i 16 p

11. LINE+LINE+1

12. CHECK\text{\textbackslash A\textbackslash N\textbackslash W\textbackslash P\textbackslash A\textbackslash G\textbackslash E\textbackslash S}

13. +ILOOP

\text{\textbackslash v}
CONAHIST = OUT*:1; a2: a3; T; MAXPAGE; MAXLINE1

* THIS FUNCTION OUTPUTS THE CONTRIBUTION HISTORY TO THE PRINTER

- VARIABLES NEEDED: PREVOLER, TOTAER, REALLET, CONTRIBUTION, YEAR, LASTYEAR

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) \leq 3 \] / N1

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) \leq 5 \] / N2

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) = 6 \] / N3

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) = 7 \] / N4

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) = 8 \] / N5

- \[ ((1 + \text{PREVOLER}) + (1 + \text{REALLET}) + 1 + \text{TOTAER}) = 9 \] / N6

- N1: 180 WRITE 'CONAHIST' + O

- N2: 137 WRITE 'CONAHIST' + O

- N3: 175 WRITE 'CONAHIST' + O

- N4: 176 WRITE 'CONAHIST' + O

- N5: 200 WRITE 'CONAHIST' + O

- N6: 224 WRITE 'CONAHIST' + O
This function generates the output for the individual employer.

Variables needed: TOTER, PREVER, REALLER, YEAR1, LASTYEAR, CONTRIBUTION

Title 1: 'Individual Employer Contribution History'

Title 2: '----------------------------------------'

Loop to generate 1 column of output at a time

Increment J if working on PREVER

Increment I if working on ER

Increment K if working on REALLER

If more than 9 columns start a new page

End: CH
AUGHIST; YEAR

This function generates the year column of the individual employer's contribution table.

Variables needed: YEAR1, LASTYEAR, LINEA, PAGEVec, MAXPAGE

Column header:

- 'Year '  (LINEA+1)
- '---- '  (LINEA+2)
- '0'  (LINEA+3)
- 'NEWPAGE'  (LINEA+4)

Column of years:

L1: '0'  (LINEA+5)
- YEAR1 (LINEA+6)
- '0'  (LINEA+8)
- 'NEWPAGE'  (LINEA+9)

L2: '0'  (LINEA+11)
- YEAR1+1 (LINEA+12)
- '0'  (LINEA+14)
- 'NEWPAGE'  (LINEA+15)

Business logic:

1. Calculate the year increment.
2. Update the page counter.
3. Print the year.
4. Repeat for all years.
This function generates the contribution columns of the individual employer contribution table.

Variables needed: \( I, \) CONTRIBDUE, PREV\( I, \) LASTYEAR, YEAR1, J, K

Page Vec, P, LINEB, OLDP, OLDLINEB, PAGE, REALL\( I, \) TOT\( I, \)

Initialization

\( \text{CHB} = O \) 24 ' \\
LINEB = OLDDLINEB \( \cdot \) P = OLDP

\( \text{CHB} + \text{CHB}, [I] 2 24 ' \) \( \cdot \) LINEB + 2

Row 1

If working on PREV \( I, \) go to PREV to get column headers

\( + (I)(\text{TOT} I, + \text{REALL} I, ) / \text{PREV} \)

If working on REALL \( I, \) go to REALL to get column headers

\( + (I)(\text{TOT} I, ) / \text{WID} \)

Else

\( \text{CHB} + \text{CHB}([I]) \) TOT\( I, I, ; I,) \) \( \cdot \) LINEB + LINEB + 2

\( + \text{NEXT} \)

Withd \( \text{CHB} + \text{CHB}([I]) \) RT\( \text{ALIGN \text{REALL} I, } \) \( \cdot \) LINEB + LINEB + 2

\( + \text{NEXT} \)

PREV \( \text{CHB} + \text{CHB}([I]) \) \( \text{PREV} I, I, ; I,) \) \( \cdot \) LINEB + LINEB + 2

Output contributions due

\( \text{NEXT} \) \( \text{CHB} + \text{CHB}([I]) \) 1 24 ' \( \cdot \) LINEB + LINEB + 1 \( \cdot \) \( \text{CHB} + \text{CHB}([I]) \) \( \text{NEWPAGE} \)

If first row of the table, output with dollar signs

\( + (\text{FIRST}\) \) F1

\( + (\text{CONTRIBDUEIROW}([I]) = 0) / Z1 \)

\( \text{CHB} + \text{CHB}([I], ', ' , ', ', ' CM\text{CM} F4.2 \text{DTMT}(\text{CONTRIBDUEIROW}([I])))', ' \)

\( + Z2 \)

\( Z1 : \text{CHB} + \text{CHB}([I], ' \) \( 0 \)

\( \text{Z2} : \text{FIRST} + 0 \)

\( + F2 \)

Else output with no dollar signs

\( F1 + (\text{CONTRIBDUEIROW}([I]) = 0) / Z3 \)

\( \text{CHB} + \text{CHB}([I], ', ', ' CM\text{CM} F20.2 \text{DTMT}(\text{CONTRIBDUEIROW}([I])))', ' \)

\( + F2 \)

\( Z3 : \text{CHB} + \text{CHB}([I], ' \) \( 0 \)

\( F2 : \text{ROW} + 1 \) \( \cdot \) LINEB + LINEB + 1

\( + (\text{ROW} + 1 + \text{LASTYEAR} - \text{YEAR1}) / \text{NEXT} \)

\( \cdot \)
Table 2: OUT; T; A1; A2; A3; MAXLINE; MAXPAGE

1. This function generates Table 2 to the printer.

Variables needed: DAY1, MONTH1, YEAR1, PREVAEYER,
INITDAY, INITMONTH, TOTCONTRIB, CONTRIBLESSWITH,
FIVEAONTRIB, WITHAYEAR.

175 WRITE 'TABLE2'
This function creates the output for Table 2.

Variables needed: DAY, MONTH, INITYEAR, MAXLINE1, LASTYEAR, PREV6ER, INITDAY, INITMONTH, TOTCONTRIB, CONTRIBLESSWITH, FIVE6CONTRIB, WITH6YEAR

Title 1 = 'Table II'
Title 2 = 'Contribution History'

(`(`0.5x(MAXLINE1-zTITLE1))z`), TITLE1
(`(`0.5x(MAXLINE1-zTITLE2))z`), TITLE2

A five6contribution, with6year

A five6contribution, with6year

((10, sz(MAXLINE1-pTITLE1))p''), TITLE1
((10, sz(MAXLINE1-pTITLE2))p''), TITLE2

Year = INITYEAR

+(LASTYEAR=YEAR)/JUMP

TABLE2ROWS & TABLE2B & TABLE2C

'20A1, X17, 19A1, X27, 25A1' DFMT(ROW; T2B; T2C)

JUMP: TABLE2ROWS & TABLE2B

TABLE2C & COL1+T2C

'20A1, X17, 19A1, X27, 25A1' DFMT(ROW; T2B; T2C)

GROUP+2

+LOOPO

NEWPAGE1: DTFF

GROUP+1

LOOPO: YEAR=YEAR+1

+(LASTYEAR=YEAR+1)/TWO

+(YEAR+2)=LASTYEAR)/THREE

TABLE2C

'20A1, X17, 25A1' DFMT(ROW; T2C)

+O

THREE: TABLE2C & COL1+T2C

YEAR=YEAR+1

TABLE2C & COL2+T2C

YEAR=YEAR+1

TABLE2C & COL3+T2C

'20A1, X17, 25A1, X21, 25A1' DFMT(ROW; COL1; COL2; COL3)

+(YEAR=LASTYEAR)/O

+(GROUP=2)+(15(LASTYEAR-WEAR1))/NEWPAGE2

+NEXT

NEWPAGE2: DTFF

GROUP+O

NEXT+GROUP+GROUP+1

+LOOPO

TWO: TABLE2C & COL1+T2C

YEAR=YEAR+1

TABLE2C & COL2+T2C

'20A1, X17, 25A1, X21, 25A1' DFMT(ROW; COL1; COL2)
TABLE2ROWS; BEGINDATE; ENDDATE;

1) THIS FUNCTION GENERATES THE ROW HEADERS FOR TABLE2

2) A VARIABLES NEEDED: MONTH1, DAY1, YEAR1, INITMONTH, INITDAY, LASTYEAR

3) ROW=0 20 p'

4) ROW=ROW,[1] 2 20 p'

5) ROW=ROW,[1]' Plan Year

6) ROW=ROW,[1]'--------

7) ROW=ROW,[1]' |

8) ROW=ROW,[1]'

9) ROW=ROW,[1]'

10) +((/MONTH1='O1')&(</DAY1='O1'))/SKIP

11) BEGINDATE+(&:MONTH1),'-',(&:DAY1),'-',2#YEAR1

12) ENDDATE+(&:INITMONTH),'-',(&:INITDAY),'-',2#(YEAR1+1)

13) I=YEAR1

14) LOOP:ROW=ROW,[1]BEGINDATE,' to ',ENDDATE

15) I=I+1

16) BEGINDATE+('2'+BEGINDATE),2#I

17) ENDDATE+('2'+ENDDATE),2#I+1

18) *(I=LASTYEAR)/LOOP

19) +0

20) SKIP:BEGINDATE+(&:MONTH1),'-',(&:DAY1),'-',2#YEAR1+1

21) ENDDATE+(&:INITMONTH),'-',(&:INITDAY),'-',2#(YEAR1+1)

22) I=YEAR1+1

23) LOOP2:ROW=ROW,[1]BEGINDATE,' to ',ENDDATE

24) I=I+1

25) BEGINDATE+('2'+BEGINDATE),2#I

26) ENDDATE+('2'+ENDDATE),2#I

27) *(I=LASTYEAR+1)/LOOP2
Table 2B: This function outputs the total contributions column of Table 2.

Variables needed: TOTCONTRIB, LASTYEAR, YEAR1

```plaintext
LOOP: (I = LASTYEAR - YEAR1) / 0
  T2B+0 19 
  T2B+T2B,[1] 2 19 p
  T2B+T2B,[1] 'Total Contributions'
  T2B+T2B,[1] '------------------'
  T2B+T2B,[1] '
  T2B+T2B,[1] !+1
  T2B+T2B,[1] 'CN($)P($)I13,X6' DFMT(LO.5+TOTCONTRIB[I])
  LOOP: (I = LASTYEAR - YEAR1) / 0
  I += 1
  T2B+T2B,[1] 'Cl13,X6' DFMT(LO.5+TOTCONTRIB[I])
  LOOP
```
TABLE2C;

* THIS FUNCTION GENERATES ONE COLUMN FOR TOTAL CONTRIBUTIONS
* LESS WITHDRAWALS PRIOR TO A PARTICULAR PLAN YEAR

VARIABLES NEEDED: YEAR, CONTRIBLESSWITH, FIVEOCONTRIB, WITHOYEAR

INITDAY, INITMONTH, I

T2C= 0 25 p''
T2C=T2C,[1]'Total Contributions Less '
T2C=T2C,[1]'Withdrawals Prior to the '
T2C=T2C,[1]'Plan Year Ending ',(INITMONTH),'-',(INITDAY),'-',2+#YEAR
T2C=T2C,[1]'------------------------'
J=0
LOOP:J=J+1
T2C=T2C,[1] 1 25 p''
+(J=1)/LOOP
T2C=T2C,[1]'CN($)P($)19,X16' DFMT(CONTRIBLESSWITH[1];I)
T2C=T2C,[1]'CN($)P($)19,X16' DFMT(CONTRIBLESSWITH[2];I)
T2C=T2C,[1]'CN($)P($)116' DFMT(CONTRIBLESSWITH[3];I;FIVEOCONTRIB[I])
T2C=T2C,[1]'CN($)P($)116' DFMT(CONTRIBLESSWITH[4];I)
T2C=T2C,[1]'CN($)P($)19,X15' DFMT(CONTRIBLESSWITH[5];I)
I=I+1
A function generates TABLE3 output to the printer.

Variables needed: LASTYEAR, INITMONTH, REALLXER,
WITHYEAR, INITREAL, REALLUNAM, WITHDATE

1. \((O=1+\text{REALXER})/0\)
2. \((O=\times/\text{INITREAL}=0)/0\)
3. \((\text{REALL} \text{YEAR}+1)/(-\text{INITREAL}=0)/\text{REALL} \text{YEAR}\)
4. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=1)/\text{NO}\)
5. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=2)/\text{N1}\)
6. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=5)/\text{N2}\)
7. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=7)/\text{N3}\)
8. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=8)/\text{N4}\)
9. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=9)/\text{N5}\)
10. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=10)/\text{N6}\)
11. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=11)/\text{N7}\)
12. \(((1+\text{LASTYEAR}=\text{REALL} \text{YEAR})=12)/\text{N8}\)

\(\text{NO}:80 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N1}:96 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N2}:137 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N3}:175 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N4}:183 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N5}:199 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N6}:215 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N7}:231 \text{ WRITE 'TABLE3' } 0 +0\)
\(\text{N8}:247 \text{ WRITE 'TABLE3' } 0 +0\)
**TABLE III**

<table>
<thead>
<tr>
<th>YEAR</th>
<th>DATE</th>
<th>UNDERLINE DATES</th>
<th>TITLE1</th>
<th>TITLE2</th>
<th>TITLE3</th>
</tr>
</thead>
</table>

1. This function generates Table III.

2. Variables needed: `INITMONTH`, `INITDAY`, `REALLOCER`, `WITHDATE`, `MAXLINE1` with `YEAR`, `INITREALL`, `REALLOUNAM`, `LASTYEAR`, `REALLOYEAR`, `REALLODATE`.

3. `REALLOYEAR1` is defined as a reallocated unfunded vested benefits' table due to De Minimus.

4. `REALLOYEAR1` is defined as a reallocated due to De Minimus.

5. `REALLOYEAR` and `REALLODATE` are used in the calculations.

6. `REALLOYEAR1` is defined as

7. `REALLOYEAR1` is defined as

8. `REALLOYEAR1` is defined as

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58. `REALLODATE` is defined as

59. `REALLODATE` is defined as
C60 REALLOC[1;1], 'REALDATE[1;1], ',C114 DFMT(INITREAL[11]));', '160+STR
[C61 ',
[C62 55p'), 160+DATAHEADER 55p'), 160+UNDERLINE DATES 55p'), 160+STR
[C63 +A6
[C64 A5:REALLOC[1;1], 'REALDATE[1;1], ',C(G $ZZ,ZZ,ZZ) DFMT(INITREAL[11]));', '160+STR
[C65 FIRST=O
[C66 ',
[C67 55p'), 160+DATAHEADER 55p'), 160+UNDERLINE DATES 55p'), 160+STR
[C68 +A15/A6
[C69 OTCTFF
[C70 A6:=(I1+PREALLAER)/OUTLOOP
v
A THIS FUNCTION GENERATES THE COVER LETTER.

VARIABLES NEEDED: CURRDATE, SPONSOR, STREET, CITY=STATE, PLAN=NAME, CL, CONTRACT, SECTION, PREV=ER, MONTH1, DAY1, LAST=YEAR, G, AD=bUL, ACTUARY, PHONE, GROUP=NAME, GROUP=OFF, ADMIN, A

MAKE SURE THE PRINTER CONTAINS LETTER SIZE PAPER. HIT ENTER WHEN READY.

Dear ',SPONSOR,' :

Enclosed are the worksheets showing the calculations of the Employer Withdrawal Liability of ',(NOPAD PREV=ER1;'), as of ',(MONTH1='-',DAY1='-',2#LAST YEAR),'.

As you will notice, the withdrawal liability we've calculated is ',('$(}Cl10' DMT(AAdULLeADUUL)),'.

Although we have performed the withdrawal liability calculations for you, the Multi-Employer Pension Plan Amendments Act makes the determination and assessment of withdrawal liability the responsibility of the plan trustee. The trustees should therefore understand what is involved in determining employer withdrawal liability and be comfortable with the results of our calculations.

The calculations we've made follow the provisions of Section ',(SECTION),' in your plan document. We have used actuarial valuation assumptions in the calculation of withdrawal liability.

The plan administrator of a multiemployer plan must provide in the plan's annual report some additional information required by the Pension Benefit Guaranty Corporation (PBGC). The information required may include the following:

(1) a statement by the plan's enrolled actuary of the value of all vested benefits and the value of plan assets as of the end of the plan year;

(2) a statement certified by the plan sponsor of the value of each outstanding claim for withdrawal liability as of the close of the plan year and as of the close of the preceding plan year; and

(3) the number of employers required to contribute to the plan and the number of employers required to make withdrawal payments.
These requirements may be found in ERISA Section 4065.

Section 4219(c)(1)(c)(i) and (ii) refers to the payment schedule formula under which the withdrawing employer is required to pay its withdrawal liability.

The average annual number of contribution hours worked for the three consecutive plan years during the ten year plan period ending before the plan year of withdrawal, in which the number of hours was the highest, multiplied by the highest contribution rate within the ten year plan period is equal to the annual amount of withdrawal liability payment.

I hope this information has been helpful. If I can be of any further assistance, please contact me.

Sincerely,

[Signature]

Pension Actuarial Services

Phone (515) [PHONE]

Enclosures

[Enclosures]

[ACTUARY]

[Enclosures]

[end]
X WRITE PROG;A1;A2;A3;T

1 WRITE PROG;A1;A2;A3;T

2 THIS FUNCTION OUTPUTS A FUNCTION TO THE PRINTER

3 VARIABLES NEEDED: X, PROG, AND VARIABLES NEEDED FOR PROG

4

5 DTCCF

6 +C(X1175)/SKIP

7 'MAKE SURE THE PRINTER CONTAINS LEGAL SIZE PAPER. HIT ENTER WHEN READY.'

8 T=M

9 +NEXT

10 SKIP 'MAKE SURE THE PRINTER CONTAINS LETTER SIZE PAPER. HIT ENTER WHEN READY.'

11 T=M

12 NEXT;A1+2 DPOKE 126 ; A1+3 DPOKE 125 ; A1+1 DPOKE 116

13 OUTPUT THE FUNCTION

14 DPW=MAXLINE1+X

15 +(X=80)/N1

16 +(X=96)/N2

17 +(X=137)/N3

18 +(X=175)/N4

19 +N5

20 N1:DAVC28 92 49 113 28 92 52 57 51 116J DAVC28 92 49 60 52 121J

21 MAXPAGE=50 0 +N6

22 N2:DAVC28 92 49 113 28 92 52 57 50 116J DAVC28 92 49 60 52 121J

23 MAXPAGE=55 0 +N6

24 N3:DAVC28 92 49 113 28 92 52 57 49 116J DAVC28 92 49 60 52 121J

25 MAXPAGE=55 0 +N6

26 N4:DAVC28 92 50 113 28 92 58 54 57 116J DAVC28 92 49 60 52 121J

27 MAXPAGE=40 0 +N6

28 N5:DAVC28 92 50 113 28 92 58 54 57 116J DAVC28 92 49 60 51 121J

29 MAXPAGE=40 0 +N6

30 N6:PROG

31 DTCCF

32 A1+0 DPOKE 116
* R+UNDERLINES STR; I; LEN; S

1) THIS FUNCTION UNDERLINES THE WORDS IN A STRING AND DOES NOT UNDERLINE
2) LEADING SPACES.

3) R+UNDERHEAD STR; I; LEN; S

4) R+R,''

5) LEN+RSTR

6) I+1

7) L1+S+STR[I]

8) +(S#')/L2

9) R+R,''

10) I+I+1

11) +L1

12) L2+R+ (I+LEN-1)p''
This function eliminates leading spaces from a string.

```c
R+NOPAD STR;I:S
[1] I+1
[2] I+1:S+STR[I]
[3] I+1
[4] I+1
[5] I+1
[6] I+1
[7] I+1:
```
RELEFTS; STR; SP; S

1. THIS FUNCTION TURNS A RIGHT ALIGNED STRING INTO A LEFT ALIGNED ONE.

2. 

3. SP="

4. I+1

5. STR(I)

6. +(S#')/L2

7. SP+SP','

8. I+I+1

9. +L1

10. L2:(I-1)+STR,SP
FUNCTION RIGHT ALIGN A STRING.

REDUCE

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NOV: 'November' 0 +0
DEC: 'December' 0 +0
```
August 07, 1990

Mr. Donald MacDonell  
1501 West Lafayette  
Detroit, MI 48216

RE Graphic Communications Int'l Union Local 20-B  
08584

Dear Mr. Donald MacDonell:

Enclosed are the worksheets showing the calculations of the Employer Withdrawal Liability of Bland Printing as of 01-01-89. As you will notice, the withdrawal liability we've calculated is: $56,778.

Although we have performed the withdrawal liability calculations for you, the Multi-Employer Pension Plan Amendments Act makes the determination and assessment of withdrawal liability the responsibility of the plan trustee. The trustees should therefore understand what is involved in determining employer withdrawal liability and be comfortable with the results of our calculations.

The calculations we've made follow the provisions of Section 11 in your plan document. We have used actuarial valuation assumptions in the calculation of withdrawal liability.

The plan administrator of a multiemployer plan must provide in the plan's annual report some additional information required by the Pension Benefit Guaranty Corporation (PBGC). The information required may include the following:

1. a statement by the plan's enrolled actuary of the value of all vested benefits and the value of plan assets as of the end of the plan year;

2. a statement certified by the plan sponsor of the value of each outstanding claim for withdrawal liability as of the close of the plan year and as of the close of the preceding plan year; and

3. the number of employers required to contribute to the plan and the number of employers required to make withdrawal payments.
These requirements may be found in ERISA Section 4065.

Section 4219(c)(1)(c)(I) and (II) refers to the payment schedule formula under which the withdrawing employer is required to pay its withdrawal liability.

The average annual number of contribution hours worked for the three consecutive plan years during the ten year plan period ending before the plan year of withdrawal, in which the number of hours was the highest, multiplied by the highest contribution rate within the ten year plan period is equal to the annual amount of withdrawal liability payment.

I hope this information has been helpful. If I can be of any further assistance, please contact me.

Sincerely

Rebecca A. Stoll
Pension Actuarial Services
Phone (515) 247-6110

Enclosures

cc Theo Leanard - Detroit Group Office
Chas Staples - Pen. Adm.
WITHDRAWAL LIABILITY WORKSHEET

SECTION 1: General Information

1) Enter Employer Name

2) Enter date of Employer Withdrawal
   05-31-90

3) Enter date of last Plan Year ending before date of Employer Withdrawal
   12-31-89

SECTION 2: Unadjusted Pre-1980 Portion

1) Enter the unamortized value of the 12-31-79 unfunded vested benefits which corresponds to the date of the last Plan Year ending before the date of Employer Withdrawal (See Table I.)
   $1,626,222

2) Enter the total Contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-75 through 12-31-79 (See Table II).
   $24,634

3) Total Contributions for Plan Years ending 12-31-76 through 12-31-79 for Employer participating on or after 09-26-80 (See Table II).
   $1,762,942

4) Divide Item 2 by Item 3
   0.013973

5) Multiply Item 1 by Item 4 to determine the Individual Employer's Unadjusted Pre-1980 Portion.
   $22,723

SECTION 3: Unadjusted Post-1979 Portion (for 1979)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-80 (See Table I.)
   $-238,892

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-76 through 12-31-80 (See Table II.)
   $28,642

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-80 (See Table II.)
   $1,837,401

4) Divide Item 2 by Item 3.
   0.015588

5) Multiply Item 1 by Item 4 to determine the 1980 Individual Employer's Unadjusted Post-1979 Portion.
   $-3,724
SECTION 4: Unadjusted Post-1979 Portion (for 1980)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-81 (See Table I.)

   $265,271

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-77 through 12-31-81 (See Table II.)

   $33,592

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-81 (See Table II.)

   $1,838,977

4) Divide item 2 by item 3.

   0.018267

5) Multiply item 1 by item 4 to determine the 1981 Individual Employer's Unadjusted Post-1979 Portion.

   $4,846

SECTION 5: Unadjusted Post-1979 Portion (for 1981)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-82 (See Table I.)

   $216,039

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-78 through 12-31-82 (See Table II.)

   $40,023

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-82 (See Table II.)

   $1,322,620

4) Divide item 2 by item 3.

   0.030260

5) Multiply item 1 by item 4 to determine the 1982 Individual Employer's Unadjusted Post-1979 Portion.

   $6,537

SECTION 6: Unadjusted Post-1979 Portion (for 1982)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-83 (See Table I.)

   $-91,149
2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-79 through 12-31-83 (See Table II.) $48,016

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-83 (See Table II.) $1,428,972

4) Divide Item 2 by Item 3. 0.033602

5) Multiply Item 1 by Item 4 to determine the 1983 Individual Employer’s Unadjusted Post-1979 Portion. $-3,063

SECTION 7: Unadjusted Post-1979 Portion (for 1983)  

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-84 (See Table I.) $265,177

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-80 through 12-31-84 (See Table II.) $53,982

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-84 (See Table II.) $1,471,992

4) Divide Item 2 by Item 3. 0.036673

5) Multiply Item 1 by Item 4 to determine the 1984 Individual Employer’s Unadjusted Post-1979 Portion. $9,725

SECTION 8: Unadjusted Post-1979 Portion (for 1984)  

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-85 (See Table I.) $184,397

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-81 through 12-31-85 (See Table II.) $62,094

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-85 (See Table II.) $1,551,755
Divide Item 2 by Item 3.

5) Multiply Item 1 by Item 4 to determine the 1985 Individual Employer's Unadjusted Post-1979 Portion.

SECTION 9: Unadjusted Post-1979 Portion (for 1985)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-86 (See Table I.)

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-82 through 12-31-86 (See Table II.)

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-86 (See Table II.)

4) Divide Item 2 by Item 3.

5) Multiply Item 1 by Item 4 to determine the 1986 Individual Employer's Unadjusted Post-1979 Portion.

SECTION 10: Unadjusted Post-1979 Portion (for 1986)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-87 (See Table I.)

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-83 through 12-31-87 (See Table II.)

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-87 (See Table II.)

4) Divide Item 2 by Item 3.

5) Multiply Item 1 by Item 4 to determine the 1987 Individual Employer's Unadjusted Post-1979 Portion.

SECTION 11: Unadjusted Post-1979 Portion (for 1987)

Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-88 (See Table I.)

$7,379

$140,900

$72,448

$1,644,399

0.044057

$-6,208

$610,876
Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-84 through 12-31-88
(See Table II.) $100,402

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-88 (See Table II.) $2,138,479

4) Divide Item 2 by Item 3. 0.046950

5) Multiply Item 1 by Item 4 to determine the 1988 Individual Employer's Unadjusted Post-1979 Portion. $28,681

SECTION 12: Unadjusted Post-1979 Portion (for 1988)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 12-31-89 (See Table I.) $13,272

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 12-31-85 through 12-31-89 (See Table II.) $118,601

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-89 (See Table II.) $2,480,165

4) Divide Item 2 by Item 3. 0.047820

5) Multiply Item 1 by Item 4 to determine the 1989 Individual Employer's Unadjusted Post-1979 Portion. $635

SECTION 13: Reallocated Unfunded Vested Benefits

1) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-80. (See Table III.) $0

2) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-76 through 12-31-80. $28,642

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-80. (See Table II.) $1,837,401
4. Divide Item 2 by Item 3.

5. Multiply Item 1 by Item 4 to determine the 12-31-80 Individual Employer's share of Reallocated Unfunded Vested Benefit.

6. Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-81. (See Table III.)

7. Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-77 through 12-31-81.

8. Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-81. (See Table II.)

9. Divide Item 7 by Item 8.

10. Multiply Item 6 by Item 9 to determine the 12-31-81 Individual Employer’s share of Reallocated Unfunded Vested Benefit.

11. Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-82. (See Table III.)

12. Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-78 through 12-31-82.

13. Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-82. (See Table II.)


15. Multiply Item 11 by Item 14 to determine the 12-31-82 Individual Employer’s share of Reallocated Unfunded Vested Benefit.

16. Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-83. (See Table III.)

17. Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-79 through 12-31-83.
Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-83. (See Table II.)

19) Divide Item 17 by Item 18.

20) Multiply Item 16 by Item 19 to determine the 12-31-83 Individual Employer's share of Reallocated Unfunded Vested Benefit.

21) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-84. (See Table III.)

22) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-80 through 12-31-84.

23) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-84. (See Table II.)

24) Divide Item 22 by Item 23.

25) Multiply Item 21 by Item 24 to determine the 12-31-84 Individual Employer's share of Reallocated Unfunded Vested Benefit.

26) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-85. (See Table III.)

27) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-81 through 12-31-85.

28) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-85. (See Table II.)

29) Divide Item 27 by Item 28.

30) Multiply Item 26 by Item 29 to determine the 12-31-85 Individual Employer's share of Reallocated Unfunded Vested Benefit.

31) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-86. (See Table III.)
Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-82 through 12-31-86. $72,448

Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-86. (See Table II.) $1,644,399

Divide Item 32 by Item 33. 0.044057

Multiply Item 31 by Item 34 to determine the 12-31-86 Individual Employer's share of Reallocated Unfunded Vested Benefit. $1,566

Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-87. (See Table III.) $34,020

Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-83 through 12-31-87. $87,901

Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-87. (See Table II.) $1,809,948

Divide Item 37 by Item 38. 0.048565

Multiply Item 36 by Item 39 to determine the 12-31-87 Individual Employer's share of Reallocated Unfunded Vested Benefit. $1,652

Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-88. (See Table III.) $0

Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-84 through 12-31-88. $100,402

Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-88. (See Table II.) $2,138,479

Divide Item 42 by Item 43. 0.046950

Multiply Item 41 by Item 44 to determine the 12-31-88 Individual Employer's share of Reallocated Unfunded Vested Benefit. $0
Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 12-31-89. (See Table III.)

47) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 12-31-85 through 12-31-89. $

48) Enter the total accumulated contributions for the above Plan Years for Employers participating after 12-31-89. (See Table II.) $2,480,165

49) Divide Item 47 by Item 48. 0.047820

50) Multiply Item 46 by Item 49 to determine the 12-31-89 Individual Employer's share of Reallocated Unfunded Vested Benefit. $0

51) Add Item 5, 10, 15, 20, 25, 30, 35, 40, 45 and 50 to determine the total of the Individual Employer's share of Reallocated Vested Benefits. $4,197

Section 14: Adjusted Individual Employer Withdrawal Liability

1) Add Section 2, Item 5; Section 3, Item 5; Section 4, Item 5; Section 5, Item 5; Section 6, Item 5; Section 7, Item 5; Section 8, Item 5; Section 9, Item 5; Section 10, Item 5; Section 11, Item 5; Section 12, Item 5; and Section 13, Item 51 to determine the Unadjusted Individual Employer Withdrawal Liability. $78,087

2) See Table I for current year Unfunded Vested Benefit. $2,841,241

3) Multiply Item 2 times 0.0075 $21,309

4) DeMinimus Factor:

(A) If Item 3 is equal to or greater than $50,000, enter $50,000 as the DeMinimus Factor.

(B) If Item 3 is less than $50,000, enter Item 3 as the DeMinimus Factor.

5) DeMinimus Adjustment: $21,309
(A) If Item 1 is more than $150,000, or less than 0, enter zero.

(B) If Item 1 is less than $100,000, enter Item 4

(C) Otherwise, enter Item 4 plus $100,000 minus Item 1. If the result is negative, enter zero.

6) Subtract Item 1 minus Item 5 to determine the Adjusted Individual Employer Withdrawal Liability. If the result is a negative number, enter zero. Otherwise, enter the result of the subtraction. $56,778
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- Chemical Processing
- Optical Performance
- Mechanical Performance
- Control Systems
- Power Distribution

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<td>01-01-82 to 12-31-82</td>
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<td>01-01-83 to 12-31-83</td>
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<td>01-01-84 to 12-31-84</td>
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<td>01-01-89 to 12-31-89</td>
<td>395,162</td>
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<tr>
<td>Plan Year Ending 12-31-84</td>
<td>Total Contributions Less Withdrawals Prior to the Plan Year Ending 12-31-84</td>
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<td>01-01-75 to 12-31-75</td>
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<td>01-01-89 to 12-31-89</td>
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<tr>
<th>Plan Year Ending 12-31-87</th>
<th>Total Contributions Less Withdrawals Prior to the Plan Year Ending 12-31-87</th>
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</thead>
<tbody>
<tr>
<td>01-01-75 to 12-31-75</td>
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<td>01-01-76 to 12-31-76</td>
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<td>01-01-89 to 12-31-89</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Year Ending 12-31-88</th>
<th>Total Contributions Less Withdrawals Prior to the Plan Year Ending 12-31-88</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-01-75 to 12-31-75</td>
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<td>01-01-76 to 12-31-76</td>
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<td>01-01-77 to 12-31-77</td>
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<td>01-01-79 to 12-31-79</td>
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<td>01-01-89 to 12-31-89</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Year Ending 12-31-89</th>
<th>Total Contributions Less Withdrawals Prior to the Plan Year Ending 12-31-89</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-01-75 to 12-31-75</td>
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<td>01-01-76 to 12-31-76</td>
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<td>01-01-77 to 12-31-77</td>
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<tr>
<td>01-01-89 to 12-31-89</td>
<td></td>
</tr>
</tbody>
</table>
## WITHDRAWAL LIABILITY WORKSHEET

### SECTION 1: General Information

1. **Enter Employer Name**
2. **Enter date of Employer Withdrawal**  
   - American Grain: 02-01-90  
   - Hyman-Michaels Azcon: 02-01-90  
   - Seaway Port Auth.: 02-01-90
3. **Enter date of last Plan Year ending before date of Employer Withdrawal**  
   - American Grain: 03-31-89  
   - Hyman-Michaels Azcon: 03-31-89  
   - Seaway Port Auth.: 03-31-89

### SECTION 2: Unadjusted Pre-1980 Portion

1. **Enter the unamortized value of the 03-31-80 unfunded vested benefits which corresponds to the date of the last Plan Year ending before the date of Employer Withdrawal (See Table I.)**  
   - American Grain: $-68,326  
   - Hyman-Michaels Azcon: $-68,326  
   - Seaway Port Auth.: $-68,326
2. **Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-76 through 03-31-80 (See Table II).**  
   - American Grain: $228,489  
   - Hyman-Michaels Azcon: $3,318  
   - Seaway Port Auth.: $0
3. **Total Contributions for Plan Years ending 03-31-76 through 03-31-80 for Employers participating on or after 03-26-80 (See Table II).**  
   - American Grain: $1,207,155  
   - Hyman-Michaels Azcon: $1,207,155  
   - Seaway Port Auth.: $1,207,155
4. **Divide Item 2 by Item 3**  
   - American Grain: 0.189279  
   - Hyman-Michaels Azcon: 0.002749  
   - Seaway Port Auth.: 0
5. **Multiply Item 1 by Item 4 to determine the Individual Employer's Unadjusted Pre-1980 Portion.**  
   - American Grain: $-12,933  
   - Hyman-Michaels Azcon: $-188  
   - Seaway Port Auth.: $0

### SECTION 3: Unadjusted Post-1979 Portion (for 1980)

1. **Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-81 (See Table I.)**  
   - American Grain: $171,280  
   - Hyman-Michaels Azcon: $171,280  
   - Seaway Port Auth.: $171,280
2. **Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-77 through 03-31-81 (See Table II.)**  
   - American Grain: $269,930  
   - Hyman-Michaels Azcon: $4,473  
   - Seaway Port Auth.: $0
3. **Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-81 (See Table III.)**  
   - American Grain: $1,365,438  
   - Hyman-Michaels Azcon: $1,365,438  
   - Seaway Port Auth.: $1,365,438
4. **Divide Item 2 by Item 3.**  
   - American Grain: 0.197687  
   - Hyman-Michaels Azcon: 0.003276  
   - Seaway Port Auth.: 0
5. **Multiply Item 1 by Item 4 to determine the Individual Employer's Unadjusted Post-1979 Portion.**  
   - American Grain: $33,860  
   - Hyman-Michaels Azcon: $561  
   - Seaway Port Auth.: $0
### SECTION 4: Unadjusted Post-1979 Portion (for 1981)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-82 (See Table I.)
   - American Grain: $-101,224
   - Hyman-Michaels Azcon: $-101,224
   - Seaway Port Auth.: $-101,224

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-78 through 03-31-82 (See Table II.)
   - American Grain: $306,514
   - Hyman-Michaels Azcon: $4,473
   - Seaway Port Auth.: $0

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-82 (See Table II.)
   - American Grain: $1,559,035
   - Hyman-Michaels Azcon: $1,559,035
   - Seaway Port Auth.: $1,559,035

4) Divide Item 2 by Item 3.
   - American Grain: 0.196605
   - Hyman-Michaels Azcon: 0.002869
   - Seaway Port Auth.: 0

5) Multiply Item 1 by Item 4 to determine the 1982 Individual Employer's Unadjusted Post-1979 Portion.
   - American Grain: $-19,901
   - Hyman-Michaels Azcon: $-290
   - Seaway Port Auth.: $0

### SECTION 5: Unadjusted Post-1979 Portion (for 1982)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-83 (See Table I.)
   - American Grain: $206,229
   - Hyman-Michaels Azcon: $206,229
   - Seaway Port Auth.: $206,229

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-79 through 03-31-83 (See Table II.)
   - American Grain: $319,579
   - Hyman-Michaels Azcon: $8,466
   - Seaway Port Auth.: $0

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-83 (See Table II.)
   - American Grain: $1,508,932
   - Hyman-Michaels Azcon: $1,508,932
   - Seaway Port Auth.: $1,508,932

4) Divide Item 2 by Item 3.
   - American Grain: 0.211792
   - Hyman-Michaels Azcon: 0.004285
   - Seaway Port Auth.: 0

5) Multiply Item 1 by Item 4 to determine the 1983 Individual Employer's Unadjusted Post-1979 Portion.
   - American Grain: $43,678
   - Hyman-Michaels Azcon: $884
   - Seaway Port Auth.: $0

### SECTION 6: Unadjusted Post-1979 Portion (for 1983)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-84 (See Table I.)
   - American Grain: $-132,697
   - Hyman-Michaels Azcon: $-132,697
   - Seaway Port Auth.: $-132,697
American Grain  | Hyman-Michaels Azcon | Seaway Port Auth.
--- | --- | ---
$310,503 | $3,998 | $0

**SECTION 7: Unadjusted Post-1979 Portion (for 1984)**

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-85 (See Table I.)

American Grain: $90,217  
Hyman-Michaels Azcon: $90,217  
Seaway Port Auth.: $90,217

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-81 through 03-31-85 (See Table II.)

American Grain: $284,813  
Hyman-Michaels Azcon: $6,127  
Seaway Port Auth.: $0

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-84 (See Table II.)

American Grain: $1,406,745  
Hyman-Michaels Azcon: $1,406,745  
Seaway Port Auth.: $1,406,745

4) Divide item 2 by item 3.

American Grain: 0.202462  
Hyman-Michaels Azcon: 0.004355  
Seaway Port Auth.: 0

5) Multiply item 1 by item 4 to determine the 1984 Individual Employer's Unadjusted Post-1979 Portion.

American Grain: $18,266  
Hyman-Michaels Azcon: $393  
Seaway Port Auth.: $0

**SECTION 8: Unadjusted Post-1979 Portion (for 1985)**

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-86 (See Table I.)

American Grain: $227,482  
Hyman-Michaels Azcon: $227,482  
Seaway Port Auth.: $227,482

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-82 through 03-31-86 (See Table II.)

American Grain: $240,665  
Hyman-Michaels Azcon: $10,056  
Seaway Port Auth.: $0

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-86 (See Table II.)

American Grain: $1,310,500  
Hyman-Michaels Azcon: $1,310,500  
Seaway Port Auth.: $1,310,500

4) Divide item 2 by item 3.

American Grain: 0.209450  
Hyman-Michaels Azcon: 0.002697  
Seaway Port Auth.: 0

5) Multiply item 1 by item 4 to determine the 1985 Individual Employer's Unadjusted Post-1979 Portion.

American Grain: $-27,793  
Hyman-Michaels Azcon: $-358  
Seaway Port Auth.: $0
<table>
<thead>
<tr>
<th></th>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item 2</td>
<td>0.183644</td>
<td>0.007673</td>
<td>0</td>
</tr>
</tbody>
</table>

5) Multiply Item 1 by Item 4 to determine the 1986 Individual Employer's Unadjusted Post-1979 Portion.

$41,776 $1,745 $0

SECTION 9: Unadjusted Post-1979 Portion (for 1986)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-87 (See Table I.)

$77,180 $77,180 $77,180

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-83 through 03-31-87 (See Table II.)

$202,709 $13,146 $0

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-87 (See Table II.)

$1,339,675 $1,339,675 $1,339,675

4) Divide Item 2 by Item 3.

0.151312 0.009813 0

5) Multiply Item 1 by Item 4 to determine the 1987 Individual Employer's Unadjusted Post-1979 Portion.

$11,678 $757 $0

SECTION 10: Unadjusted Post-1979 Portion (for 1987)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-88 (See Table I.)

$414,502 $414,502 $414,502

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-84 through 03-31-88 (See Table II.)

$170,992 $15,339 $81,335

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-88 (See Table II.)

$770,434 $770,434 $770,434

4) Divide Item 2 by Item 3.

0.221942 0.019910 0.105570

5) Multiply Item 1 by Item 4 to determine the 1988 Individual Employer's Unadjusted Post-1979 Portion.

$91,995 $8,253 $43,759

SECTION 11: Unadjusted Post-1979 Portion (for 1988)

1) Enter the net change value of the unfunded vested benefits which corresponds to the date of the Plan Year ending 03-31-89 (See Table I.)

$280,073 $280,073 $280,073
Section 11: Reallocated Funded Vested Benefits

2) Enter the total contribution amount required to be paid by the Individual Employer for the Plan Years ending 03-31-85 through 03-31-89 (See Table II.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$139,985</td>
<td>$15,339</td>
<td>$81,335</td>
</tr>
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</table>

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-89 (See Table II.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$842,334</td>
<td>$842,334</td>
<td>$842,334</td>
</tr>
</tbody>
</table>

4) Divide item 2 by item 3.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.166187</td>
<td>0.018210</td>
<td>0.096559</td>
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</tbody>
</table>

5) Multiply item 1 by item 4 to determine the 1989 Individual Employer's Unadjusted Post-1979 Portion.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$46,544</td>
<td>$5,100</td>
<td>$27,044</td>
</tr>
</tbody>
</table>

Section 12: Reallocated Unfunded Vested Benefits

1) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-81. (See Table III.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

2) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-77 through 03-31-81.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$269,930</td>
<td>$4,473</td>
<td>$0</td>
</tr>
</tbody>
</table>

3) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-81. (See Table II.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,365,438</td>
<td>$1,365,438</td>
<td>$1,365,438</td>
</tr>
</tbody>
</table>

4) Divide item 2 by item 3.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.197987</td>
<td>0.003276</td>
<td>0</td>
</tr>
</tbody>
</table>

5) Multiply item 1 by item 4 to determine the 03-31-81 Individual Employer's share of Reallocated Unfunded Vested Benefit.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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</tbody>
</table>

6) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-82. (See Table III.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

7) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-78 through 03-31-82.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$306,514</td>
<td>$4,473</td>
<td>$0</td>
</tr>
</tbody>
</table>

8) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-82. (See Table II.)

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,559,035</td>
<td>$1,559,035</td>
<td>$1,559,035</td>
</tr>
</tbody>
</table>

9) Divide item 7 by item 8.

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.196805</td>
<td>0.002889</td>
<td>0</td>
</tr>
</tbody>
</table>
Multiply item 6 by item 9 to determine the 03-31-82 individual Employer’s share of Reallocated Unfunded Vested Benefit.

American Grain: $0  
Hyman-Michaels Azcon: $0  
Seaway Port Auth.: $0

11) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-83.

American Grain: $0  
Hyman-Michaels Azcon: $0  
Seaway Port Auth.: $0

12) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-79 through 03-31-83.

American Grain: $319,579  
Hyman-Michaels Azcon: $6,466  
Seaway Port Auth.: $0

13) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-83. (See Table 11.)

American Grain: $1,508,932  
Hyman-Michaels Azcon: $1,508,932  
Seaway Port Auth.: $1,508,932

14) Divide item 12 by item 13.

American Grain: 0.211792  
Hyman-Michaels Azcon: 0.004285  
Seaway Port Auth.: 0

15) Multiply item 11 by item 14 to determine the 03-31-83 individual Employer’s share of Reallocated Unfunded Vested Benefit.

American Grain: $0  
Hyman-Michaels Azcon: $0  
Seaway Port Auth.: $0

16) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-84. (See Table 11.)

American Grain: $0  
Hyman-Michaels Azcon: $0  
Seaway Port Auth.: $0

17) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-80 through 03-31-84.

American Grain: $310,503  
Hyman-Michaels Azcon: $3,998  
Seaway Port Auth.: $0

18) Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-84. (See Table 11.)

American Grain: $1,482,469  
Hyman-Michaels Azcon: $1,482,469  
Seaway Port Auth.: $1,482,469

19) Divide item 17 by item 18.

American Grain: 0.206450  
Hyman-Michaels Azcon: 0.002697  
Seaway Port Auth.: 0

20) Multiply item 16 by item 19 to determine the 03-31-84 individual Employer’s share of Reallocated Unfunded Vested Benefit.

American Grain: $0  
Hyman-Michaels Azcon: $0  
Seaway Port Auth.: $0

21) Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-85. (See Table 11.)

American Grain: $5,142  
Hyman-Michaels Azcon: $5,142  
Seaway Port Auth.: $5,142

22) Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-81 through 03-31-85.

American Grain: $284,813  
Hyman-Michaels Azcon: $6,127  
Seaway Port Auth.: $0
<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-85. (See Table II.)</td>
<td>$1,406,745</td>
<td>$1,406,745</td>
<td>$1,406,745</td>
</tr>
<tr>
<td>24</td>
<td>Divide Item 22 by Item 23.</td>
<td>0.202462</td>
<td>0.004355</td>
<td>0</td>
</tr>
<tr>
<td>25</td>
<td>Multiply Item 21 by Item 24 to determine the 03-31-85 Individual Employer's share of Reallocated Unfunded Vested Benefit.</td>
<td>$1,041</td>
<td>$22</td>
<td>$0</td>
</tr>
<tr>
<td>26</td>
<td>Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-86. (See Table III.)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>27</td>
<td>Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-82 through 03-31-86.</td>
<td>$240,665</td>
<td>$10,056</td>
<td>$0</td>
</tr>
<tr>
<td>28</td>
<td>Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-86. (See Table II.)</td>
<td>$1,310,500</td>
<td>$1,310,500</td>
<td>$1,310,500</td>
</tr>
<tr>
<td>29</td>
<td>Divide Item 27 by Item 28.</td>
<td>0.183644</td>
<td>0.007673</td>
<td>0</td>
</tr>
<tr>
<td>30</td>
<td>Multiply Item 26 by Item 29 to determine the 03-31-86 Individual Employer's share of Reallocated Unfunded Vested Benefit.</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>31</td>
<td>Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-87. (See Table III.)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>32</td>
<td>Enter the total contribution amount required to be paid by the Individual Employer for Plan Years ending 03-31-83 through 03-31-87.</td>
<td>$202,709</td>
<td>$13,146</td>
<td>$0</td>
</tr>
<tr>
<td>33</td>
<td>Enter the total accumulated contributions for the above Plan Years for Employers participating after 03-31-87. (See Table II.)</td>
<td>$1,339,675</td>
<td>$1,339,675</td>
<td>$1,339,675</td>
</tr>
<tr>
<td>34</td>
<td>Divide Item 32 by Item 33.</td>
<td>0.151312</td>
<td>0.009813</td>
<td>0</td>
</tr>
<tr>
<td>35</td>
<td>Multiply Item 31 by Item 34 to determine the 03-31-87 Individual Employer's share of Reallocated Unfunded Vested Benefit.</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>36</td>
<td>Enter the unamortized amount of reallocated vested benefits for Employers that withdrew in the Plan Year ending 03-31-88. (See Table III.)</td>
<td>$179,687</td>
<td>$179,687</td>
<td>$179,687</td>
</tr>
</tbody>
</table>
### Section 13: Adjusted Individual Employer Withdrawal Liability

1. **Add Section 2, Item 5; Section 3, Item 5; Section 4, Item 5; Section 5, Item 5; Section 6, Item 5; Section 7, Item 5; Section 8, Item 5; Section 9, Item 5; Section 10, Item 5; Section 11, Item 5; and Section 12, Item 46 to determine the Unadjusted Individual Employer Withdrawal Liability.**

<table>
<thead>
<tr>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$170,992</td>
<td>$15,339</td>
<td>$21,335</td>
</tr>
<tr>
<td>$770,434</td>
<td>$770,434</td>
<td>$770,434</td>
</tr>
<tr>
<td>0.221942</td>
<td>0.019910</td>
<td>0.105570</td>
</tr>
<tr>
<td>$39,880</td>
<td>$3,578</td>
<td>$18,970</td>
</tr>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>$139,985</td>
<td>$15,339</td>
<td>$81,335</td>
</tr>
<tr>
<td>$842,334</td>
<td>$842,334</td>
<td>$842,334</td>
</tr>
<tr>
<td>0.166187</td>
<td>0.018210</td>
<td>0.096559</td>
</tr>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

2. **See Table I for current year Unfunded Vested Benefit.**

<p>| $1,164,716 | $1,164,716 | $1,164,716 |</p>
<table>
<thead>
<tr>
<th>Americn Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8,735</td>
<td>$8,735</td>
<td>$8,735</td>
</tr>
</tbody>
</table>

3) Multiply item 2 times 0.0075

4) Deduction Factor:

(A) If item 3 is equal to or greater than $50,000, enter $50,000 as the Deduction Factor.

(B) If item 3 is less than $50,000, enter item 3 as the Deduction Factor.

5) Deduction Adjustment:

(A) If item 1 is more than $150,000, or less than 0, enter zero.

(B) If item 1 is less than $100,000, enter item 4.

(C) Otherwise, enter item 4 plus $100,000 minus item 1. If the result is negative, enter zero.

6) Subtract item 1 minus item 5 to determine the Adjusted Individual Employer Withdrawal Liability. If the result is a negative number, enter zero. Otherwise, enter the result of the subtraction.

$268,091 $11,722 $81,038
<table>
<thead>
<tr>
<th>Year</th>
<th>American Grain</th>
<th>Hyman-Michaels Azcon</th>
<th>Seaway Port Auth.</th>
<th>Great Lakes Ass.</th>
<th>Great Lakes Storage</th>
<th>W. Central Term Ops</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975</td>
<td>$ 34,018.53</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 11,979.39</td>
<td>$ 0</td>
</tr>
<tr>
<td>1976</td>
<td>$ 26,316.86</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 17,178.15</td>
<td>$ 0</td>
</tr>
<tr>
<td>1977</td>
<td>$ 33,628.72</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 36,440.86</td>
<td>$ 147,751.42</td>
</tr>
<tr>
<td>1978</td>
<td>$ 66,317.08</td>
<td>$ 2,468.40</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 20,683.22</td>
<td>$ 89,661.66</td>
</tr>
<tr>
<td>1979</td>
<td>$ 69,707.84</td>
<td>$ 849.24</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 17,085.00</td>
<td>$ 88,323.92</td>
</tr>
<tr>
<td>1980</td>
<td>$ 76,415.21</td>
<td>$ 1,165.67</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 36,440.86</td>
<td>$ 76,292.66</td>
</tr>
<tr>
<td>1981</td>
<td>$ 62,901.07</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 8,726.99</td>
<td>$ 105,369.64</td>
</tr>
<tr>
<td>1982</td>
<td>$ 46,893.97</td>
<td>$ 1,992.97</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 18,138.06</td>
<td>$ 113,976.06</td>
</tr>
<tr>
<td>1983</td>
<td>$ 56,241.90</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 17,883.88</td>
<td>$ 138,801.27</td>
</tr>
<tr>
<td>1984</td>
<td>$ 43,817.76</td>
<td>$ 2,978.58</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 11,783.04</td>
<td>$ 137,224.36</td>
</tr>
<tr>
<td>1985</td>
<td>$ 31,310.62</td>
<td>$ 5,084.31</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 6,844.56</td>
<td>$ 85,890.55</td>
</tr>
<tr>
<td>1986</td>
<td>$ 24,844.97</td>
<td>$ 3,090.38</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 144,162.94</td>
</tr>
<tr>
<td>1987</td>
<td>$ 14,977.17</td>
<td>$ 4,186.06</td>
<td>$ 61,334.80</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 21,094.11</td>
</tr>
<tr>
<td>1988</td>
<td>$ 25,234.28</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td></td>
</tr>
</tbody>
</table>
### Plan Year

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Total Contributions</th>
<th>Total Contributions Less Withdrawal Prior to the Plan Year Ending 03-31-80</th>
<th>Total Contributions Less Withdrawal Prior to the Plan Year Ending 03-31-81</th>
</tr>
</thead>
<tbody>
<tr>
<td>04-01-75 to 03-31-76</td>
<td>$133,778</td>
<td>$133,778</td>
<td>$133,778</td>
</tr>
<tr>
<td>04-01-75 to 03-31-77</td>
<td>123,900</td>
<td>$123,900</td>
<td>$123,900</td>
</tr>
<tr>
<td>04-01-77 to 03-31-78</td>
<td>316,562</td>
<td>316,562</td>
<td>$1,307,166</td>
</tr>
<tr>
<td>04-01-76 to 03-31-79</td>
<td>328,015</td>
<td>328,015</td>
<td>$1,365,438</td>
</tr>
<tr>
<td>04-01-76 to 03-31-80</td>
<td>305,900</td>
<td>305,900</td>
<td>$1,482,469</td>
</tr>
<tr>
<td>04-01-80 to 03-31-81</td>
<td>292,061</td>
<td>292,061</td>
<td>$1,462,469</td>
</tr>
<tr>
<td>04-01-81 to 03-31-82</td>
<td>317,469</td>
<td>317,469</td>
<td>$1,462,469</td>
</tr>
</tbody>
</table>

### Total Contributions Less Withdrawal Prior to the Plan Year Ending 03-31-82

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Total Contributions</th>
<th>Total Contributions Less Withdrawal Prior to the Plan Year Ending 03-31-83</th>
<th>Total Contributions Less Withdrawal Prior to the Plan Year Ending 03-31-84</th>
</tr>
</thead>
<tbody>
<tr>
<td>04-01-75 to 03-31-76</td>
<td>$316,562</td>
<td>$316,562</td>
<td>$316,562</td>
</tr>
<tr>
<td>04-01-75 to 03-31-77</td>
<td>328,015</td>
<td>$328,015</td>
<td>$328,015</td>
</tr>
<tr>
<td>04-01-76 to 03-31-79</td>
<td>305,900</td>
<td>$305,900</td>
<td>$305,900</td>
</tr>
<tr>
<td>04-01-76 to 03-31-80</td>
<td>292,061</td>
<td>292,061</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-80 to 03-31-81</td>
<td>317,469</td>
<td>317,469</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-81 to 03-31-82</td>
<td>285,469</td>
<td>285,469</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-82 to 03-31-83</td>
<td>292,061</td>
<td>292,061</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-83 to 03-31-84</td>
<td>317,469</td>
<td>317,469</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-84 to 03-31-85</td>
<td>265,469</td>
<td>265,469</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-85 to 03-31-86</td>
<td>301,552</td>
<td>301,552</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-86 to 03-31-87</td>
<td>251,185</td>
<td>251,185</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-87 to 03-31-88</td>
<td>265,469</td>
<td>265,469</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>04-01-88 to 03-31-89</td>
<td>301,552</td>
<td>301,552</td>
<td>$1,505,932</td>
</tr>
<tr>
<td>Plan Year</td>
<td>Total Contributions Less Withdrawals Prior to the Plan Year Ending 03-31-88</td>
<td>Total Contributions Less Withdrawals Prior to the Plan Year Ending 03-31-86</td>
<td>Total Contributions Less Withdrawals Prior to the Plan Year Ending 03-31-87</td>
</tr>
<tr>
<td>------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>04-01-75 to 03-31-76</td>
<td>$292,061</td>
<td>$298,801</td>
<td>$234,253</td>
</tr>
<tr>
<td>04-01-76 to 03-31-77</td>
<td>298,801</td>
<td>234,253</td>
<td>280,336</td>
</tr>
<tr>
<td>04-01-77 to 03-31-78</td>
<td>234,253</td>
<td>280,336</td>
<td>$1,310,600</td>
</tr>
<tr>
<td>04-01-78 to 03-31-80</td>
<td>280,336</td>
<td>$1,310,600</td>
<td>$1,339,675</td>
</tr>
<tr>
<td>04-01-79 to 03-31-81</td>
<td>$1,406,745</td>
<td>$234,156</td>
<td>303,292</td>
</tr>
<tr>
<td>04-01-80 to 03-31-82</td>
<td>296,801</td>
<td>196,816</td>
<td>196,816</td>
</tr>
<tr>
<td>04-01-81 to 03-31-83</td>
<td>234,253</td>
<td>326,976</td>
<td>$842,334</td>
</tr>
<tr>
<td>04-01-82 to 03-31-84</td>
<td>280,336</td>
<td>$842,334</td>
<td>$1,380,075</td>
</tr>
<tr>
<td>04-01-83 to 03-31-86</td>
<td>$1,406,745</td>
<td>$1,380,075</td>
<td>$1,380,075</td>
</tr>
<tr>
<td>04-01-84 to 03-31-88</td>
<td>$298,801</td>
<td>$1,380,075</td>
<td>$1,380,075</td>
</tr>
<tr>
<td>04-01-85 to 03-31-87</td>
<td>234,253</td>
<td>196,816</td>
<td>196,816</td>
</tr>
<tr>
<td>04-01-86 to 03-31-88</td>
<td>280,336</td>
<td>326,976</td>
<td>$842,334</td>
</tr>
<tr>
<td>04-01-87 to 03-31-89</td>
<td>$1,406,745</td>
<td>$842,334</td>
<td>$1,380,075</td>
</tr>
<tr>
<td>Employer Name</td>
<td>Withdrawal Date</td>
<td>Initial Amount</td>
<td>03-31-84</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------</td>
<td>----------------</td>
<td>---------</td>
</tr>
<tr>
<td>Great Lakes Storage</td>
<td>09-30-84</td>
<td>$6,855</td>
<td>$6,855</td>
</tr>
<tr>
<td>X. Central Term Ops</td>
<td>06-01-87</td>
<td>199,852</td>
<td>XX</td>
</tr>
<tr>
<td>Date</td>
<td>Present Value of Vested Benefits</td>
<td>Assets</td>
<td>03-31-80 UVB</td>
</tr>
<tr>
<td>-----------</td>
<td>---------------------------------</td>
<td>--------</td>
<td>-------------</td>
</tr>
<tr>
<td>03-31-80</td>
<td>$2,569,421</td>
<td>$2,693,650</td>
<td>-$124,229</td>
</tr>
<tr>
<td>03-31-82</td>
<td>$3,777,286</td>
<td>$3,773,627</td>
<td>$111,806</td>
</tr>
</tbody>
</table>

Table I
Calculation of Unfunded Vested Benefits (UVB)
<table>
<thead>
<tr>
<th>Date</th>
<th>Present Value of Vested Benefits</th>
<th>Assets</th>
<th>03-31-81 Unamortized Value</th>
<th>03-31-82 Unamortized Value</th>
<th>03-31-83 Unamortized Value</th>
<th>03-31-84 Unamortized Value</th>
<th>03-31-85 Unamortized Value</th>
<th>03-31-86 Unamortized Value</th>
<th>03-31-87 Unamortized Value</th>
<th>03-31-88 Unamortized Value</th>
<th>03-31-89 Unamortized Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>03-31-83</td>
<td>$ 4,651,947</td>
<td>$ 4,353,953</td>
<td>$ 297,994</td>
<td>$ 294,613</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>XX</td>
<td>$ 279,882</td>
<td>$ 265,152</td>
<td>$ 250,421</td>
</tr>
<tr>
<td>03-31-84</td>
<td>$ 5,973,625</td>
<td>$ 5,073,525</td>
<td>$ 106,060</td>
<td>$ 242,646</td>
<td>-105,595</td>
<td>-99,383</td>
<td>$ 256,919</td>
<td>$ 242,646</td>
<td>$ 235,690</td>
<td>$ 220,960</td>
<td>$ 206,220</td>
</tr>
</tbody>
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Less Unamortized

03-31-81 UVB net change value

Less Unamortized

03-31-82 UVB net change value

1983 UVB net change value

Less Unamortized

03-31-80 UVB

Less Unamortized

03-31-81 UVB net change value
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**Total** $ 11,417
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**Less Unamortized**

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**UVB net change value**

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**UVB net change value**

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Less Unamortized
03-31-87 UVB net change value $77,180

Less Unamortized
03-31-88 UVB net change value $414,502

1989 UVB net change value $280,073 XX XX XX XX XX XX XX XX $280,073