

**SCHEDULE B
(Form 5500)**

Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits Administration
Pension Benefit Guaranty Corporation

Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974, referred to as ERISA, except when attached to Form 5500-EZ and, in all cases, under section 6059(a) of the Internal Revenue Code, referred to as the Code.

▶ **Attach to Form 5500, 5500-C/R, or 5500-EZ if applicable.**
▶ **See separate instructions.**

OMB No. 1210-0016

1995

This Form Is Open to Public Inspection (except when attached to Form 5500-EZ)

For calendar plan year 1995 or fiscal plan year beginning _____, 1995, and ending _____, 19

▶ **If an item does not apply, enter "N/A."** ▶ **Round off amounts to nearest dollar.**
▶ **Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.**

A Name of employer/plan sponsor as shown on line 1a of Form 5500, 5500-C/R, or 5500-EZ	B Employer identification number
C Name of plan	D Three-digit plan number ▶
E Type of plan: (1) <input type="checkbox"/> Single employer (2) <input type="checkbox"/> Multiemployer (3) <input type="checkbox"/> Multiple employer	F <input type="checkbox"/> 100 or fewer participants in prior plan year

Part I Basic Information (To be completed by all plans)

1a Enter the actuarial valuation date: Month _____ Day _____ Year _____

b Assets:

(1) Current value of assets	b(1)
(2) Actuarial value of assets for funding standard account	b(2)

c (1) Accrued liability for plans using immediate gain methods **c(1)**

(2) Information for plans using spread gain methods:

(a) Unfunded liability for methods with bases	c(2)(a)
(b) Accrued liability under entry age normal method	c(2)(b)
(c) Normal cost under entry age normal method	c(2)(c)

d Information on current liabilities of the plan:

(1) Amount excluded from current liability attributable to pre-participation service (see instructions)	d(1)
(2) "RPA '94" information:	
(a) Current liability	d(2)(a)
(b) Expected increase in current liability due to benefits accruing during the plan year	d(2)(b)
(c) Current liability computed at highest allowable interest rate (see instructions)	d(2)(c)
(3) "OBRA '87" information:	
(a) Current liability	d(3)(a)
(b) Expected increase in current liability due to benefits accruing during the plan year	d(3)(b)
(4) Expected plan benefit payments during the plan year	d(4)

2 Operational information as of beginning of this plan year:

a Current value of the assets as reported on Form 5500, 5500-C/R, or 5500-EZ **2a**

b "RPA '94" current liability:	(1) No. of Persons	(2) Vested Benefits	(3) Total Benefits
(1) For retired participants and beneficiaries receiving payments			
(2) For terminated vested participants			
(3) For active participants			
(4) Total			

c If the percentage resulting from dividing line 2a by line 2b(4), column (3), is less than 70%, enter such percentage **2c** %

Statement by Enrolled Actuary (see instructions before signing):
To the best of my knowledge, the information supplied in this schedule and on the accompanying statements, if any, is complete and accurate, and in my opinion each assumption used in combination, represents my best estimate of anticipated experience under the plan. Furthermore, in the case of a plan other than a multiemployer plan, each assumption used (a) is reasonable (taking into account the experience of the plan and reasonable expectations) or (b) would, in the aggregate, result in a total contribution equivalent to that which would be determined if each such assumption were reasonable. In the case of a multiemployer plan, the assumptions used, in the aggregate, are reasonable (taking into account the experience of the plan and reasonable expectations).

Signature of actuary	Date
Print or type name of actuary	G <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Most recent enrollment number
Firm name	Telephone number (including area code)
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

8 Miscellaneous information:

- a** If a waiver of a funding deficiency or an extension of an amortization period has been approved for this plan year, enter the date of the ruling letter granting the approval Month Day Year
- b** If one or more alternative methods or rules (as listed in the instructions) were used for this plan year, enter the appropriate code in accordance with the instructions ▶

9 Funding standard account statement for this plan year:

Charges to funding standard account:

- a** Prior year funding deficiency, if any **9a**
- b** Employer's normal cost for plan year as of valuation date **9b**
- c** Amortization charges as of valuation date: Outstanding Balance
 - (1) All bases except funding waivers ▶ (\$) **c(1)**
 - (2) Funding waivers ▶ (\$) **c(2)**
- d** Interest as applicable on lines 9a, 9b, and 9c **9d**
- e** Additional interest charge due to late quarterly contributions, if applicable. **9e**
- f** Additional funding charge for certain non-multiemployer plans with more than 100 participants, if applicable (see instructions). **9f**
- g** Total charges. Add lines 9a through 9f. **9g**

Credits to funding standard account:

- h** Prior year credit balance, if any **9h**
- i** Employer contributions. Total from column (b) of line 3a **9i**
- Outstanding Balance
- j** Amortization credits as of valuation date ▶ (\$) **9j**
- k** Interest as applicable to end of plan year on lines 9h, 9i, and 9j **9k**
- l** Full funding limitation (FFL) and credits

(1)	ERISA FFL (accrued liability FFL)	l(1)
(2)	"OBRA '87" FFL (150% current liability FFL)	l(2)
(3)	"RPA '94" override (90% current liability FFL)	l(3)
(4)	FFL credit before reflecting "OBRA '87" FFL	l(4)
(5)	Additional credit due to "OBRA '87" FFL	l(5)
- m** (1) Waived funding deficiency **m(1)**
- (2) Other credits. **m(2)**
- n** Total credits. Add lines 9h through 9k, 9l(4), 9l(5), 9m(1) and 9m(2) **9n**
- o** Credit balance: If line 9n is greater than line 9g, enter the difference **9o**
- p** Funding deficiency: If line 9g is greater than line 9n, enter the difference **9p**

- q** Current year's accumulated reconciliation account:

(1)	Due to additional funding charges as of the beginning of the plan year	q(1)
(2)	Due to additional interest charges as of the beginning of the plan year	q(2)
(3) Due to waived funding deficiencies:		
(a)	Reconciliation outstanding balance as of valuation date	q(3)(a)
(b)	Reconciliation amount. Line 9c(2) balance minus line 9q(3)(a)	q(3)(b)
(4)	Total as of valuation date. ▶	q(4)

10 Contribution necessary to avoid an accumulated funding deficiency. Enter the amount in line 9p or the amount required under the alternative funding standard account if applicable **10**

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions. Yes No

Note: Changes in actuarial assumptions made for prior plan years for large underfunded plans (other than multiemployer plans) may be subject to approval. See instructions for a description of changes that are subject to approval.

13 Additional funding charge under prior law, for use with Optional and/or Transition rules:					
a	"OBRA '87" current liability. Enter line 1d(3)(a)	13a			
b	Adjusted value of assets (see instructions)	13b			
c	Funded current liability percentage. Divide line 13b by line 13a and multiply by 100	13c			%
d	Unfunded current liability. Subtract line 13b from line 13a	13d			
e	Outstanding balance of unfunded old liability	13e			
f	Liability attributable to any unpredictable contingent event benefit	13f			
g	Unfunded new liability. Subtract the total of lines 13e and 13f from line 13d	13g			
h	Unfunded new liability amount (<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>) % of line 13g).	13h			
i	Unfunded old liability amount.	13i			
j	Deficit reduction contribution. Add lines 13h and 13i	13j			
k	Net amortization charge for certain bases	13k			
l	Unpredictable contingent event amount:				
	(1) Benefits paid during year attributable to unpredictable contingent event	I(1)			
	(2) Unfunded current liability percentage. Subtract the percentage on line 13c from 100%	I(2)			%
	(3) Transition percentage	I(3)	4	0	%
	(4) Enter the product of lines 13l(1), 13l(2) and 13l(3).	I(4)			
	(5) Amortization of all unpredictable contingent event liabilities	I(5)			
	(6) Enter the greater of line 13l(4) or line 13l(5).	I(6)			
m	Additional funding charge (excess of line 13j over line 13k (if any), plus line 13l(6).	13m			
n	Assets needed to increase current liability percentage to 100% (line 13d)	13n			
o	Smaller of line 13m or line 13n	13o			
p	Interest adjustment	13p			
q	Additional funding charge. Add lines 13o and 13p.	13q			
14 Transition rule:					
a	Initial funded current liability percentage. Enter the percentage from line 12d here	14a			%
b	Applicable percentage for transition rule (see instructions)	14b	0		%
c	Target percentage. Add lines 14a and 14b (see instructions)	14c			%
d	Contributions needed to increase the funded current liability percentage to the target percentage (see instructions)	14d			
e	Enter the amount from line 13q here (Additional funding charge under prior law)	14e			
f	Additional funding charge under transition rule of Code section 412(l)(11)(E): Enter the greater of line 14d or 14e	14f			
15 Additional unfunded old liability without optional rule:					
a	Interest rate used to determine current liability for the first plan year beginning after 12/31/92	15a			%
b	Weighted average interest rate under Code section 412(b)(5)(B)(ii)(I) for the first plan year beginning after 12/31/94	15b			%
c	Weighted average interest rate under Code section 412(b)(5)(B)(ii)(I) for the first plan year beginning after 12/31/92	15c			%
d	"Prior interest rate." Multiply line 15a by line 15b and divide the result by line 15c	15d			%
e	Current liability as of valuation date, valued using the prior interest rate on line 15d, and mortality assumptions used to determine current liability for the first plan year beginning after 12/31/92; all other assumptions are the same as those used for line 12b	15e			
f	Additional unfunded old liability. Subtract line 15e from line 12b. Enter -0- if negative	15f			