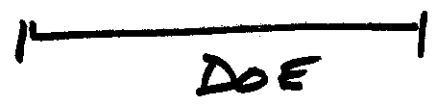
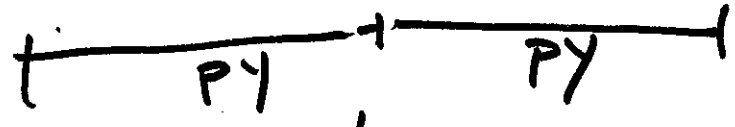


ABC - MP = DC $\left\{ \begin{array}{l} 3y \\ 2-6 \end{array} \right.$
 CY = PY
 1-1-00

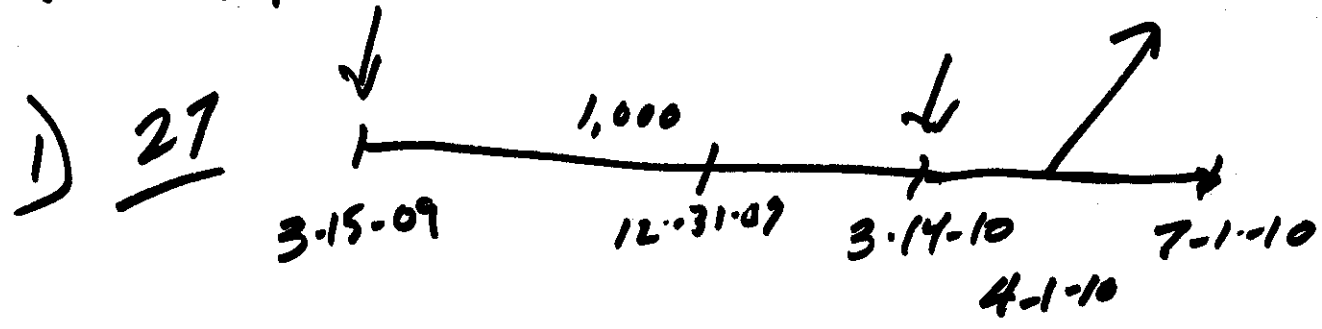
Elig = 21 + 1 + Sal. ABC, 1/1 or 7/1



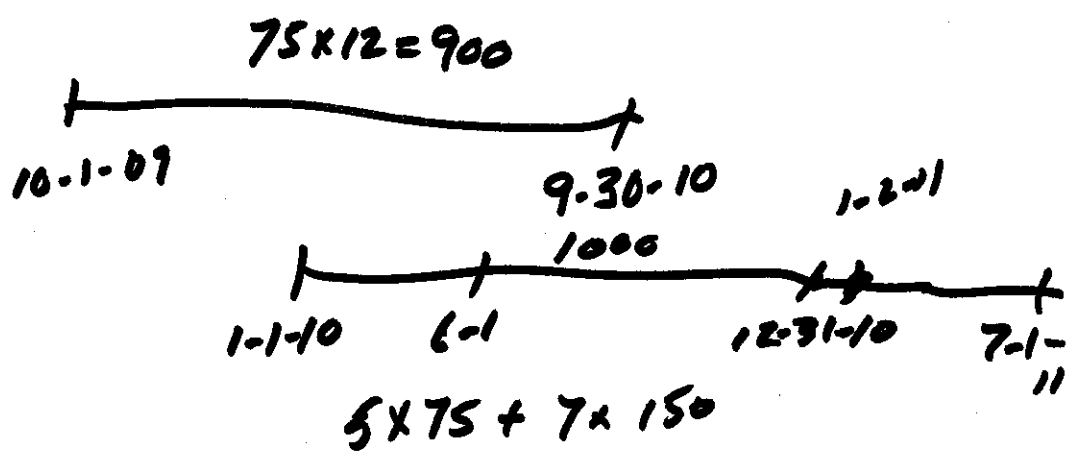
ALL BR - SVC

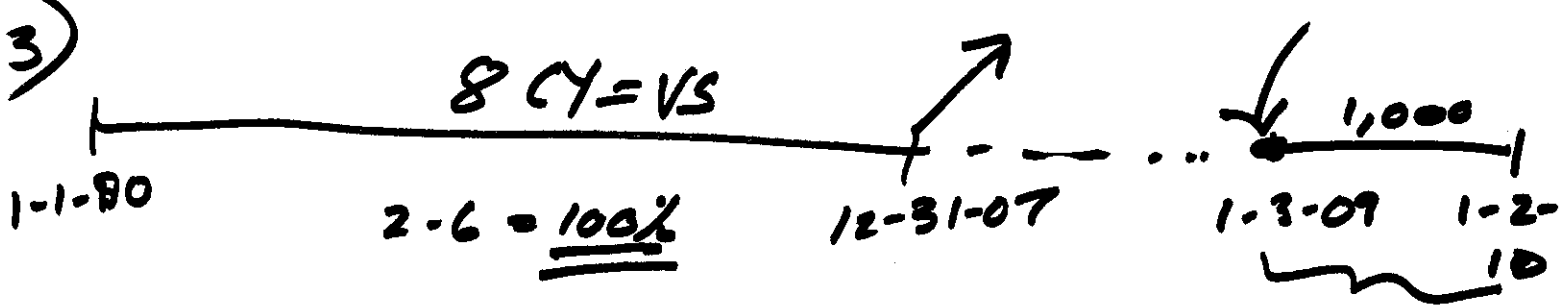


XYZ



2)
$$\begin{array}{r} 1-290 \\ 21 \\ \hline 1-211 \end{array}$$





1-yr hold

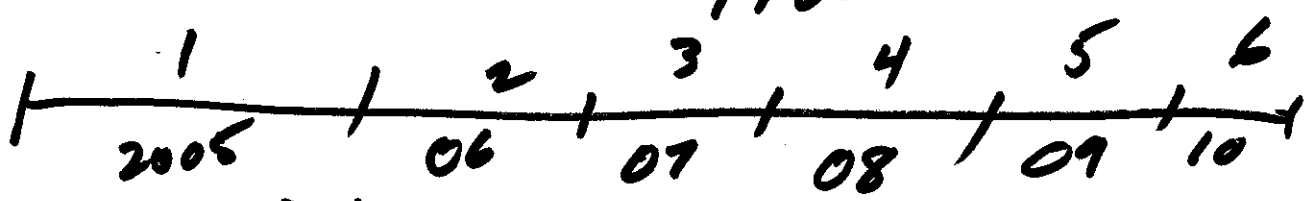
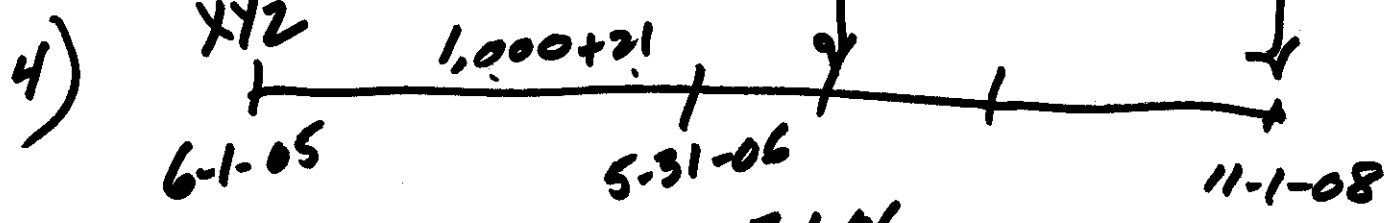
~~Rule of Parity~~

2008 = BR

21 + 1 + —, 1/1, 7/1

DOE = 1/31/09

DOE = 11-1-08



$7 \times 150 \approx 1000$

2 - 20%

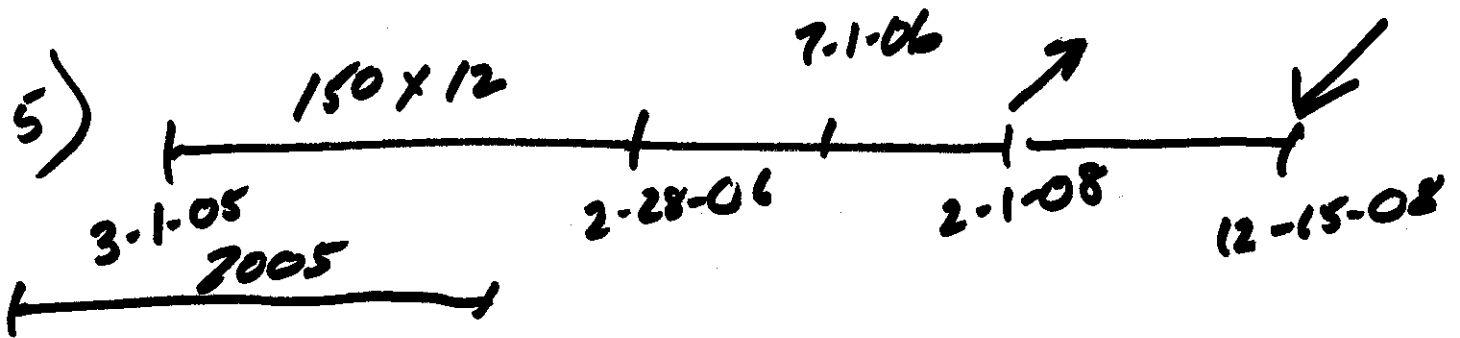
3 - 40%

4 - 60 ←

5 - 80

6 - 100

VS = 6 100%



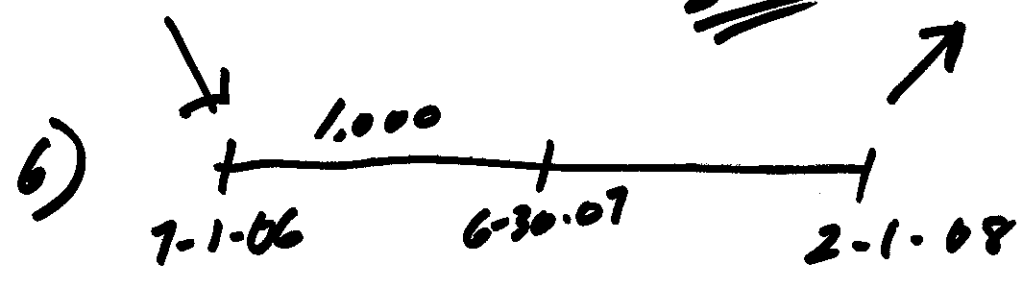
DOE = 7/1/06

3VS = 40%

VS = '05 = 1
 '06 = 2
 '07 = 3

'08 = 1 month = 150
 + 75
225

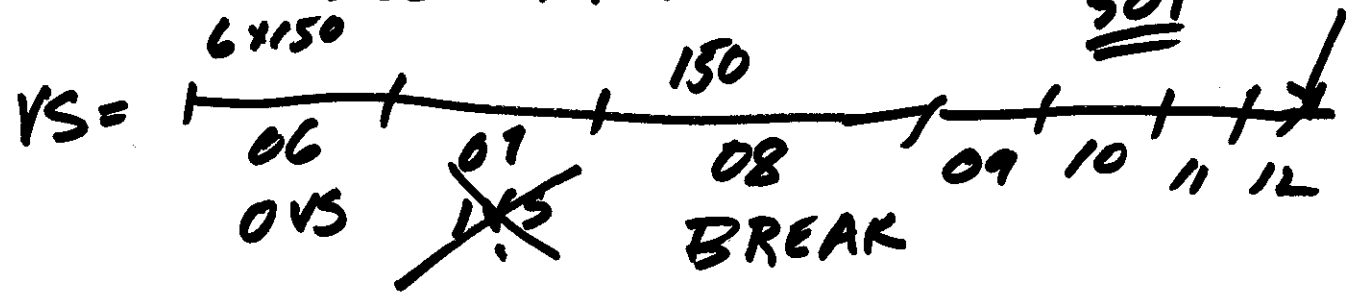
2008 ≠ BR



DOE = 7/1/07

12-31-12
501

150
 6
 90%



1 yr Hole
 Rule of Parity 0% + 5yr

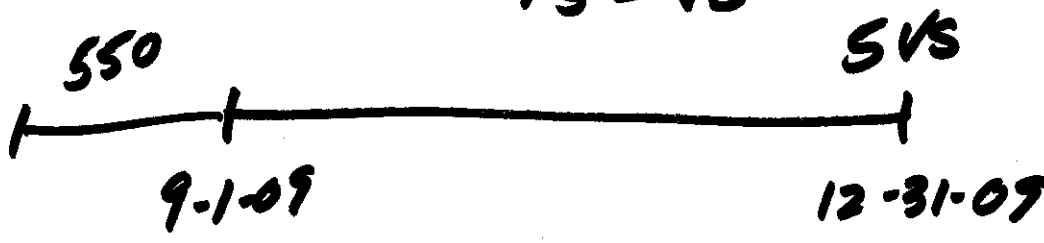
7) 2.6 graded

12-31-08 } 4 = SVS
 } 5 = VS

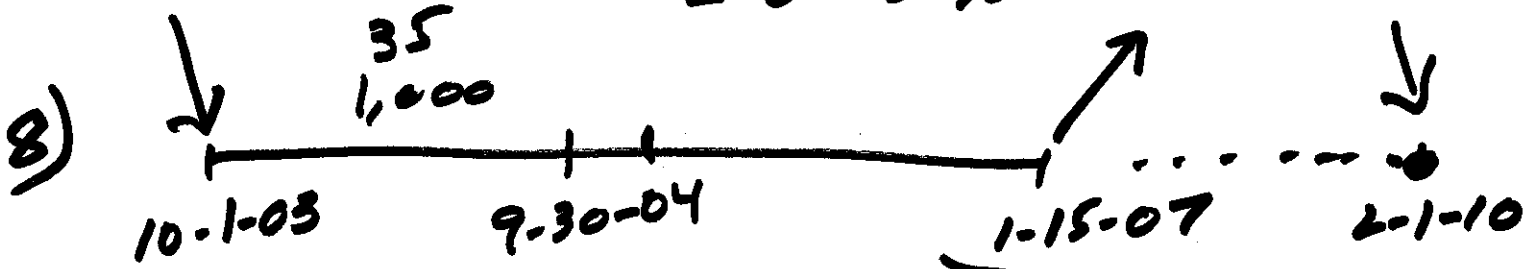
2009 550

≠ VS

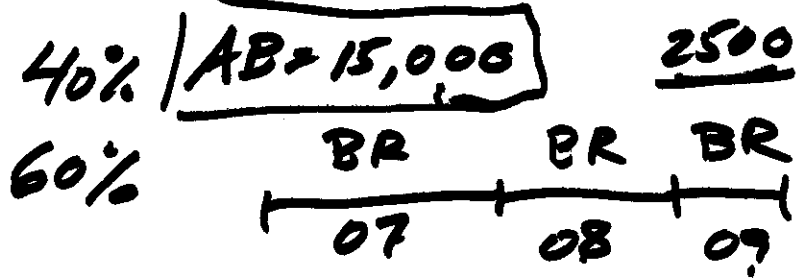
≠ BR



2.6 80%



DOE = 1/1/05



VS = 03 ≠ 1VS

04 = 1
 05 = 2
 06 = 3
 07 =

3VS = 40%

3 BR

1 yr Hold

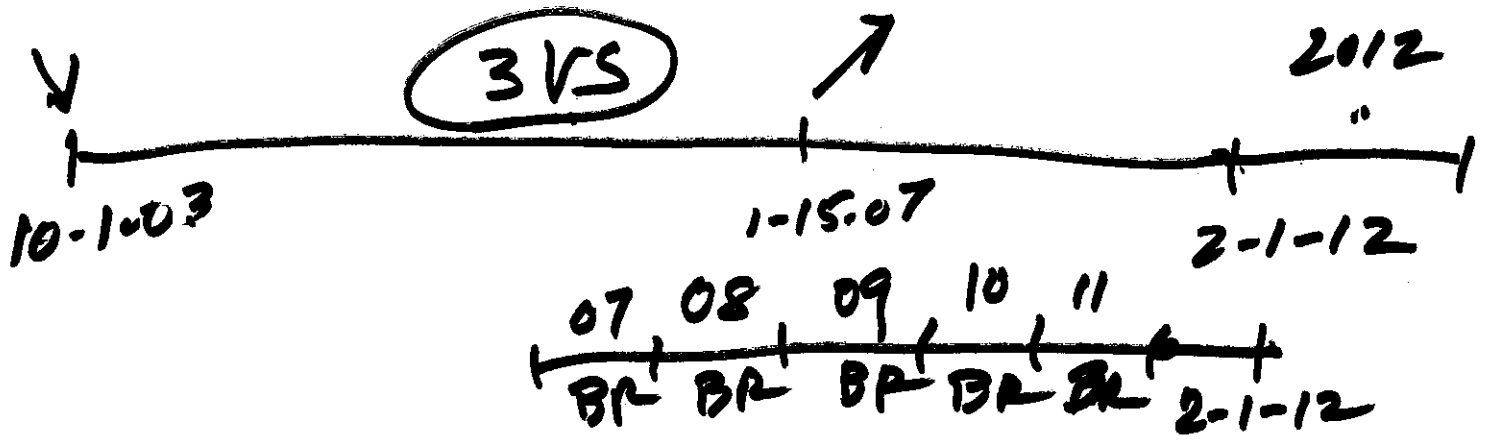
Rule of P

10 = 4th] 4VS = 60% × 2500

DC: Forfeit Event

12-31-10 60% × 15K

60% × 2.5K (4)



3 VS

F.E. = 5 BR.

~~60% x 15000~~

40% x 15,000

60% x 2500

~~60% x 18000~~

40% x 18000 + 60% x 2500

T.G. = all res - Exclusions = Nonexcl.

10)

$$T.G. = 1,000 \begin{cases} \underline{900} \text{ NHCE} & \frac{900}{1000} \\ 100 \text{ HCE} & = 90\% \end{cases}$$

Plan covers 628 ~~628~~ $\begin{cases} \underline{558} \text{ NHCE} \\ \underline{70} \text{ HCE} \end{cases}$

$$\frac{558}{900} = 62\%$$

$$\frac{70}{100} = 70\%$$

①

$$\underline{628} = 70\% \times 900 = \underline{630}$$

②

$$\frac{558}{900} \bigg/ \frac{70}{100} = 62\% / 70\% = 88\% \geq \underline{70\%}$$

③

ABT

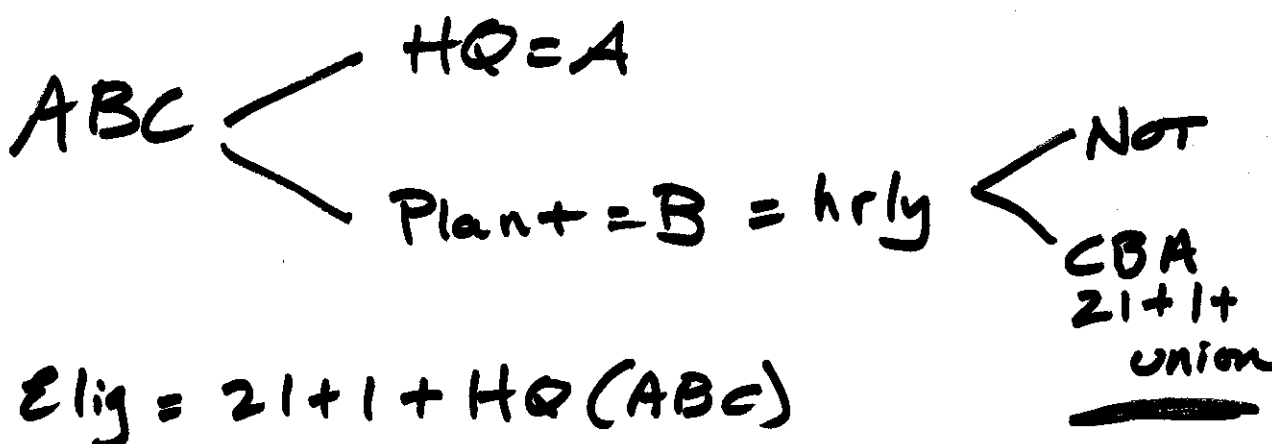
1) 3rd El. 90%

2) 70% → $\begin{array}{|c|c|} \hline \text{safe} & \text{unsafe} \\ \hline \end{array}$

④

3) Benef NHCE \geq 70% Ben HCE

III D)



DB: Elig = 21 + 1 + HQ (ABC)

MP ~~40k~~: Elig = 21 + Hrly B (nonunion)

a) CBA: Not Tested
DB + 40k: Tested

$$\begin{array}{r} 450 \\ - 220 \\ \hline 230 \end{array}$$

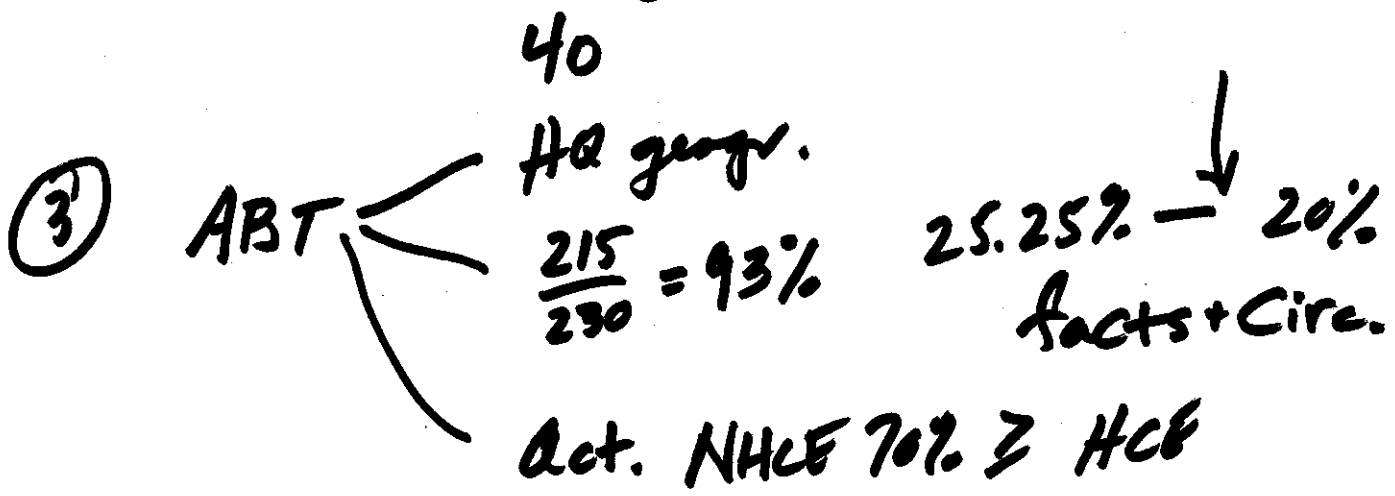
DB: T.G = $450 - \left[\frac{200 + 15 + 5}{220} \right] = 220$ $230 < \begin{matrix} 215 \\ 15 \end{matrix}$

A = $\frac{40}{30} < \begin{matrix} 30 \\ 10 \end{matrix}$

②

$\frac{10}{15} = 14\% / 67\% = 21\%$

Perce: covering = 70% (215) No. ①



⑦

401a26 = 50, 40% TG FAIL

Plan B = Elig = 21 + Hrly B (non un)

T.G. = 450 - [200 + 15] = 235 < $\frac{220}{15}$

Percent ^{Cover =} $\frac{190}{185 \text{ NACE}}$ < 5 HCE

70% (220) = 154 Met

② RP $\frac{185}{220} \bigg/ \frac{5}{15} = 84\% / 33\% = 254\% \geq 70\%$

③ ABT $\frac{220}{235} = 94\%$ hrly B non un
 24.5 — 20
 act. ↓

401a 2b INAPPLICABLE

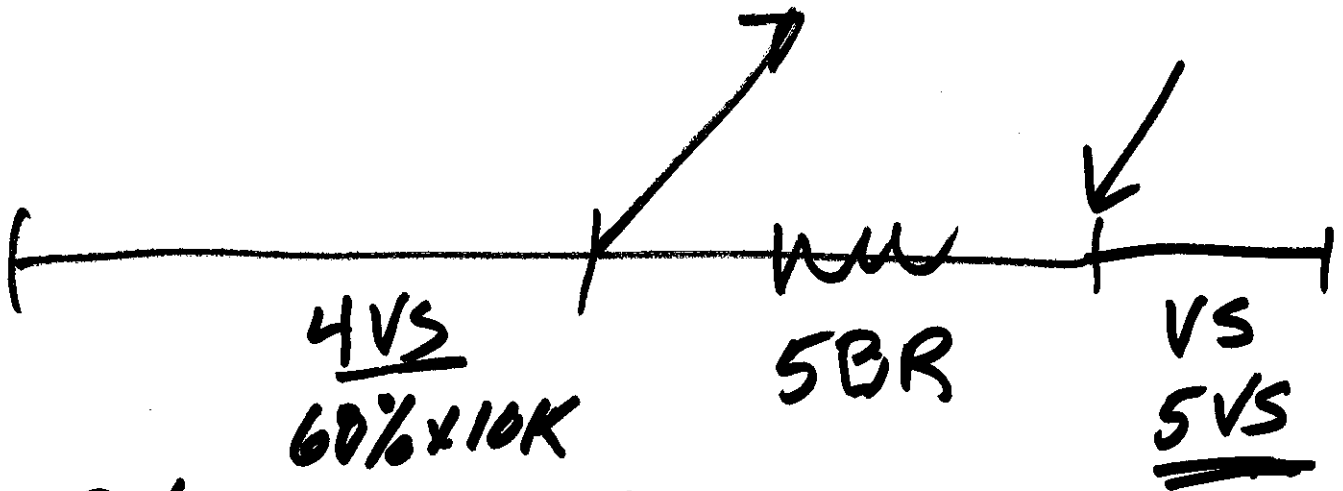
b) Mand Disagg

Union
 401k

DB ≠ DC

HP ≠ 401k

DB ≠ 401k



2-6

70% x 10K

2 20

3 40

4 60

~~60% x 10K~~