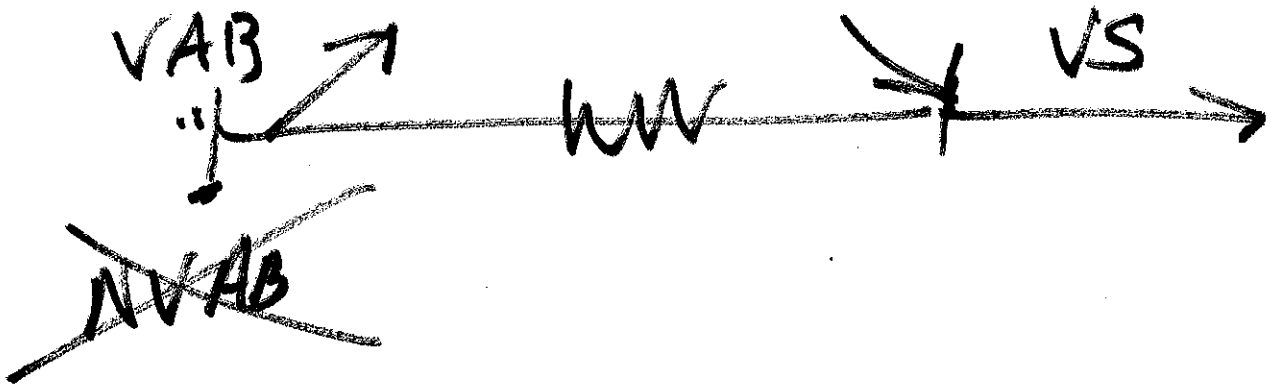
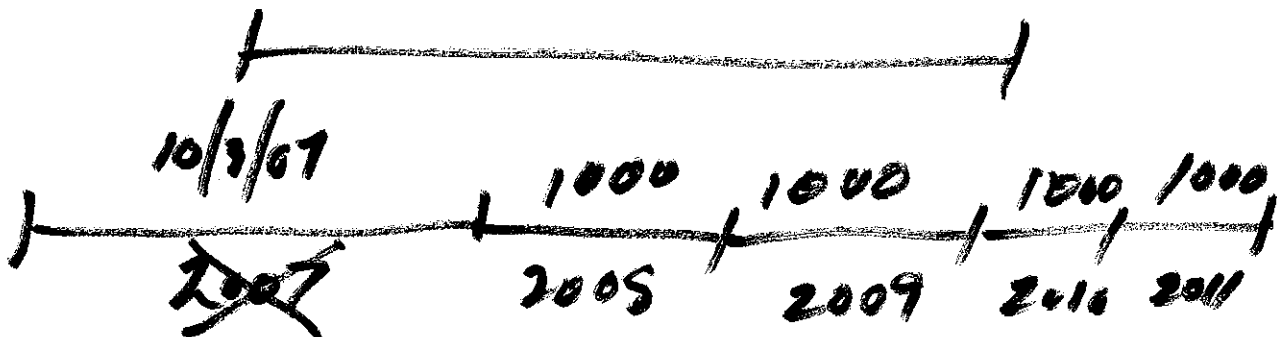
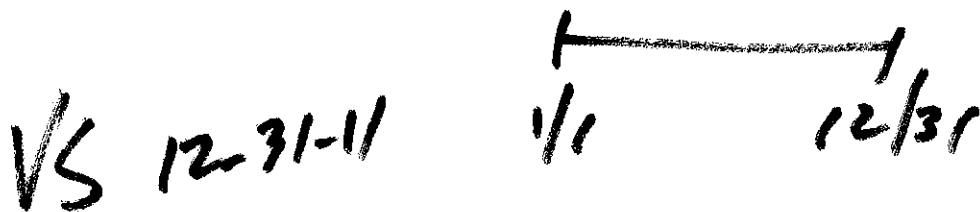
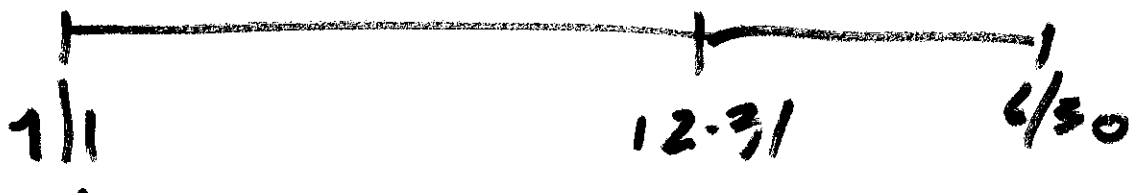
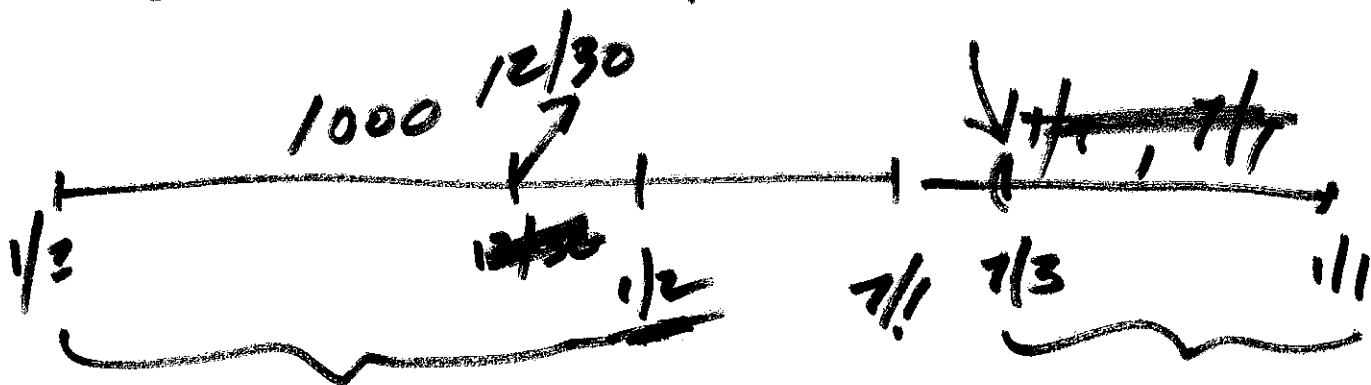
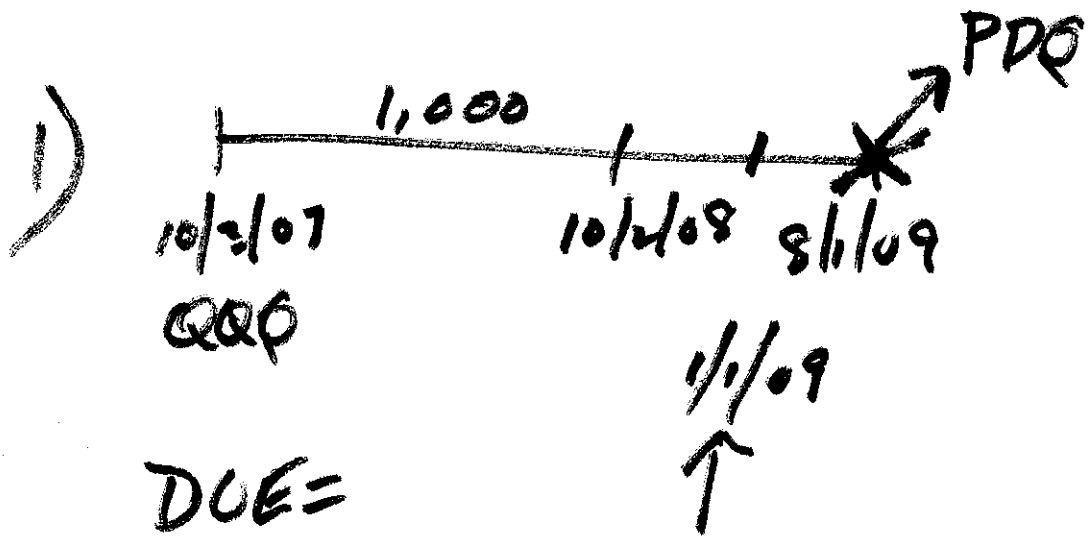


$$NRA = 55$$

Full vest. 55, 65+5

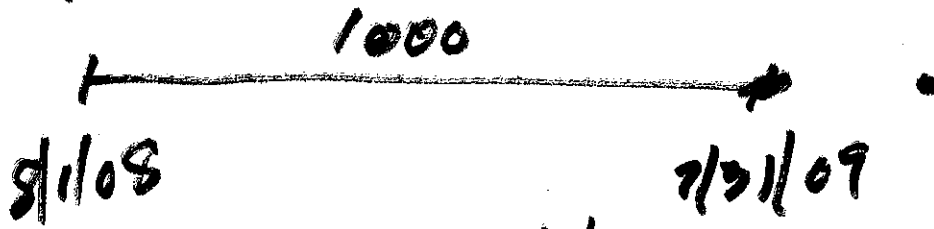
DB \rightarrow full vest. ?



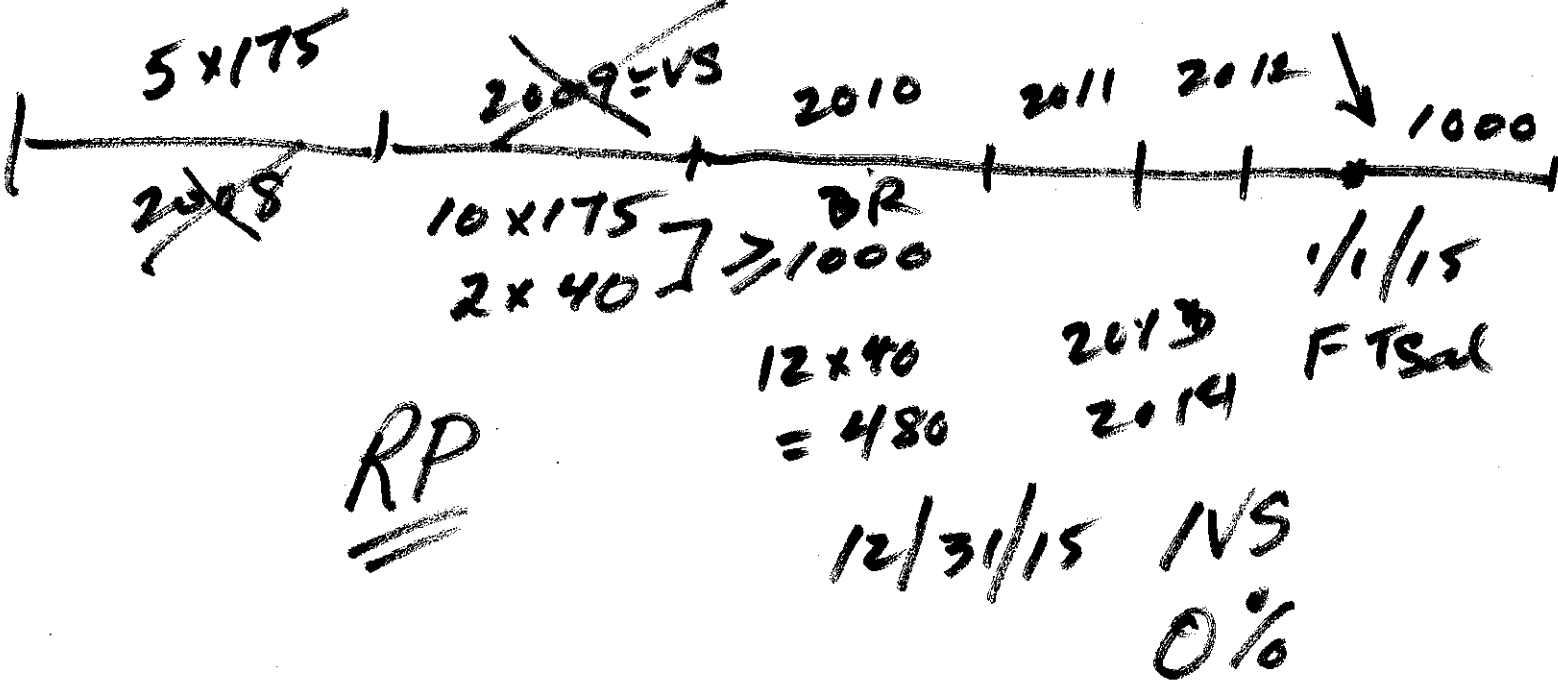


4VS 0%

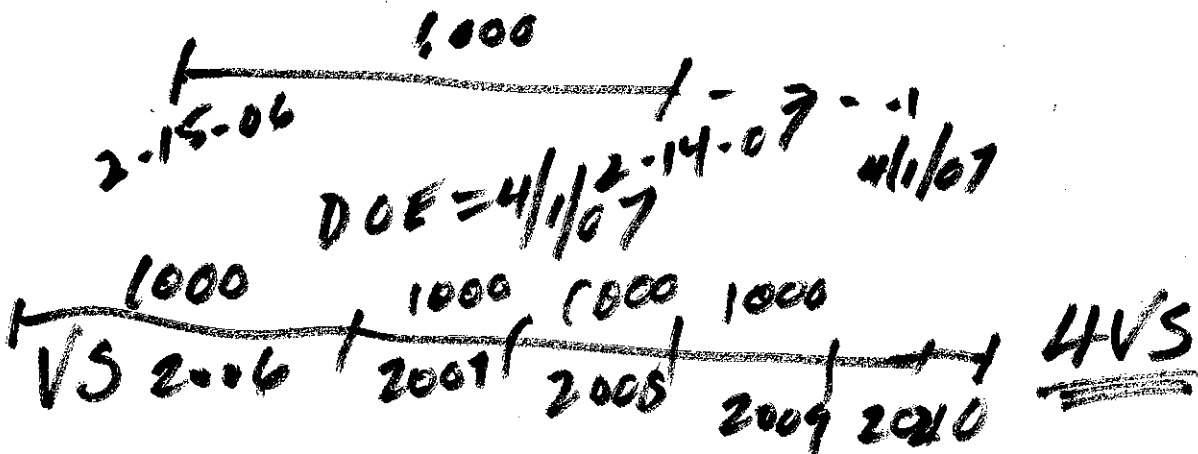
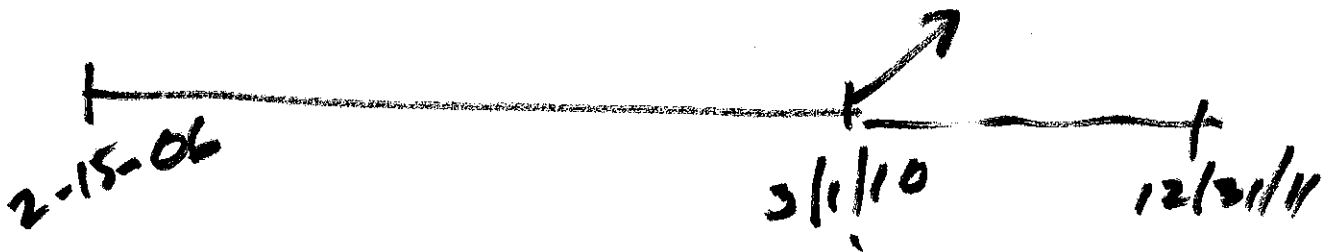
2) R $1/1, 4/1, 7/1, 10/1$



DOE = 10/1/09



3)



③

$$3) AB = 2\% \times \text{yrs part.} \times \text{FAE} / 65 / \text{LCO}$$

$$\text{DOE} = 4/1/07$$

2007 2008 2009 ~~2010~~ ~~2011~~

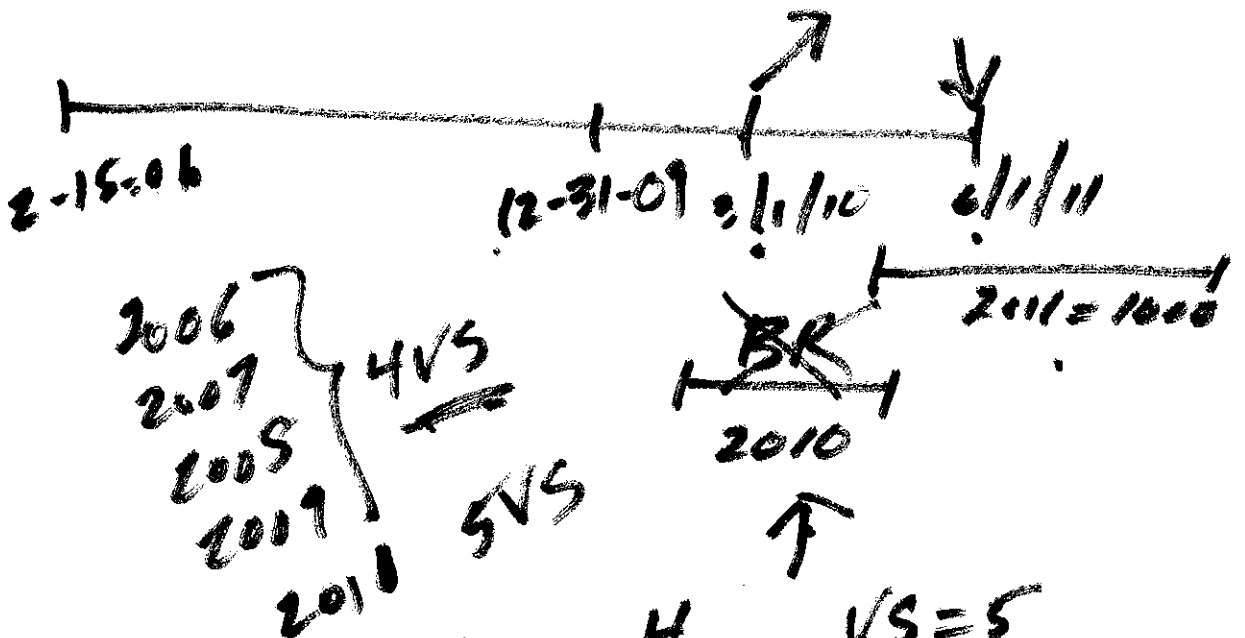
$$\text{Ben yr} = 3$$

$$AB = [2\% \times 3 \times 35,000] / 65 / \text{LCO}$$

$$= \$2100 / 65 / \text{LCO}$$

$$VAB = 0 / 65 / \text{LCO}$$

4)



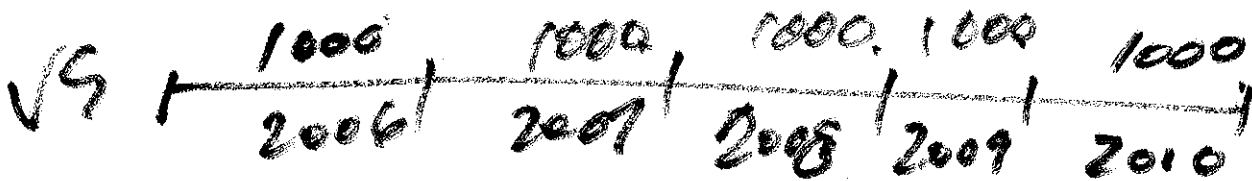
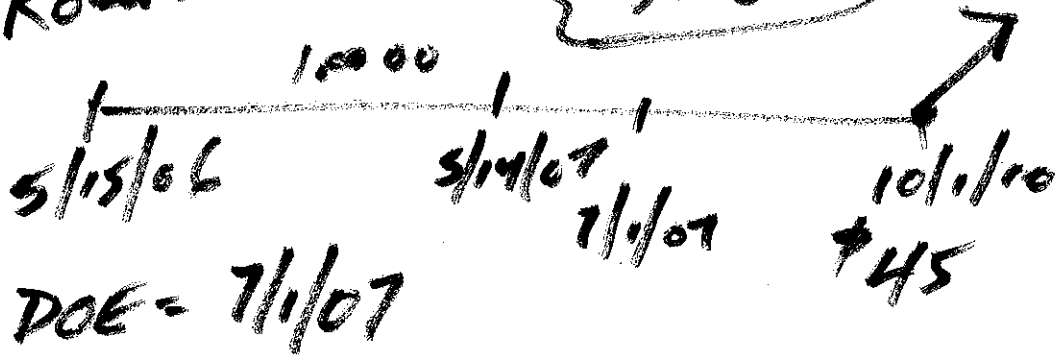
$$\text{ben} = 4 \quad \text{VS} = 5$$

$$AB = [2\% \times 4 \times 37,000] / 65 / \text{LCO}$$

$$4. AB = [2\% \times 4 \times 37K] / (65/LC) = 2960 / (65/LC)$$

VS = 100%

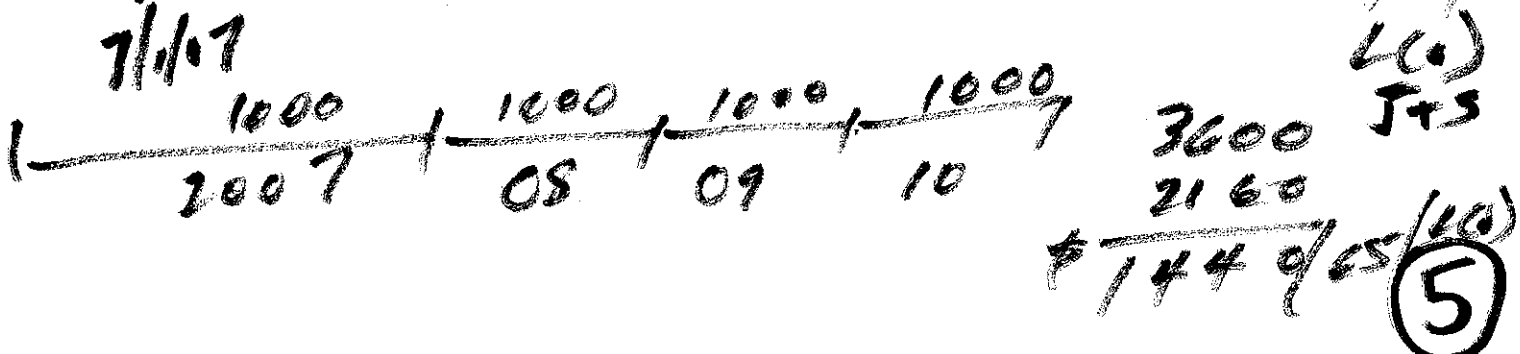
5. 3-7 graduh
 Robert
 3-20
 4-40
 5-60



VS = 5 60%

$$AB = [2\% \times 4 \times 45] / (65/LC) = 360 / (65/LC)$$

$$VAB = [60\% \times 3600] / (65/LC) = 2160 / (65/LC)$$



5. F.E. = RP

8-15-13

F.E. = LSD

8-15-18 ←

6. NRB₁₂₋₃₁₋₁₁ = $\left[2\% \times 4\% \times 245 \right]^{25} / 65 / LCO$

30yr = $\$122,500 / 65 / LCO$

F.A.E. = 250, 250, 250

'09 '10 '11

$\frac{245 + 245 + 245}{3} = 245$

415 limit = $\left[\$195,000 / 65 / LCO \right]_{2011}^{100\% \text{ YFAE}}$

= $\$195,000 / 65 / LCO$

10 C+L = 10%

NRB = $\$110,250 / 65 / 10 C+L$

415: $\$195,000 / 65 / LCO$

— $1 / 65 / 10 C+L$

(6)

7. 2011 Joe \$255,000

Hold 16,500

Match 8,250

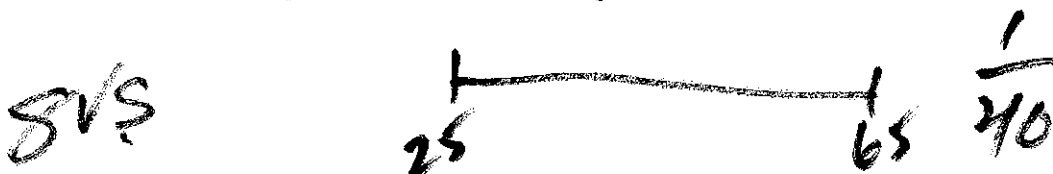
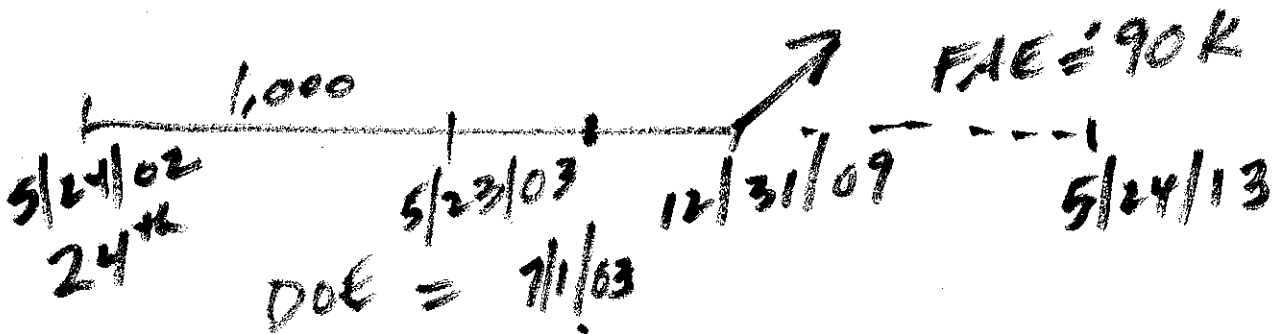
Nonelct. = 20% x 245,000 = 49,000

$$\frac{\$509,000}{2,500,000} = 20\% \quad \underline{73,750}$$

$$415 = \frac{49,000}{20\%} = 245,000$$

2011

8. NRB = 75% / 65 / L(10) 21+1,
 AB = fractional 11,7%

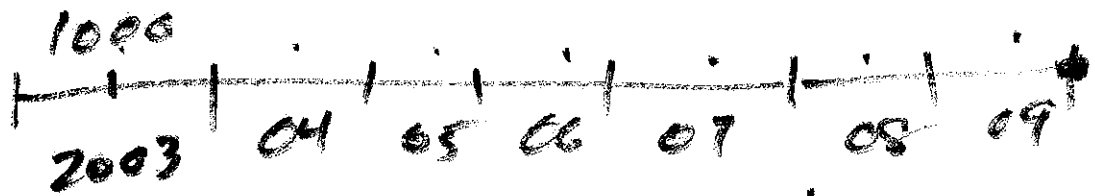


SVS
 1000
~~02 | 03 | 04 | 05 | 06 | 07 | 08 | 09~~

Paul

$$AB = \frac{7}{40} \times [75\% \times 90K] / 65 / LCO$$

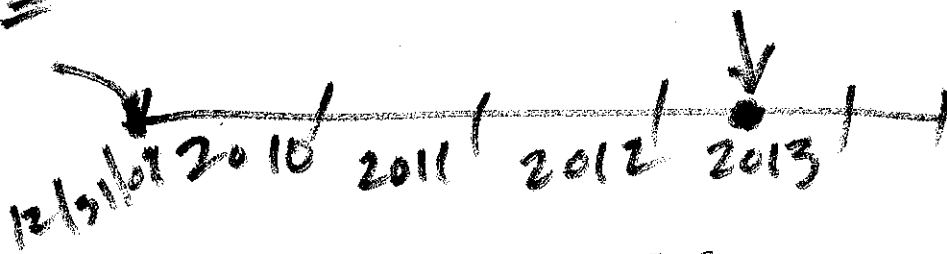
12-31-09 AB
T+S



$$\frac{2002}{24} / 1978$$

$$= \$11,812.50 / 65 / LCO$$

$$VAB = \$11,812.50 / 65 / LCO$$



$$\frac{2013}{1978} / 35$$

8VS 3BR

$$35 \longrightarrow 65 \quad \frac{7+1}{30}$$

$$\#1 \quad \frac{8}{30} \times [75\% \times 90] / 65 / LCO$$

$$= \underline{18,000} / 65 / LCO$$

$$\#2 \quad \frac{7}{40} [75\% \times 90] + \frac{1}{30} [15\% \times 90]$$

$$= 14,062.50 / 65 / LCO$$

$$NRB = 75\% \times FAE$$

$$AB = \text{fract.}$$

$$AB_{25} = \frac{1}{40} \times 75\% = 1.875\%$$

$$AB_{60} = \frac{1}{5} \times 75\% = 15\%$$

800%

$$3\% : 3\% \times 75\% = 2.5\%$$

$$133\frac{1}{3} :$$

401a4 Alloc. — DC
AB — DB

DC 401a4 Safety Harbors
hoops: Alloc. formula

5% x TP
~~3%~~

$$\text{S.H. \#1} = \boxed{X\% \times TP}$$

S.H. #2: PTS Age/svc
Comp

Joe 30 John 100
Jill 50 Joe 200

$$\frac{38000}{380} = \$100$$

$$\text{John} = \frac{\$10,000}{50,000} = \underline{\underline{20\%}}$$

NHCE 20%

5% ACE

ACE 18%

0% NHCE

NHCE

ACE

10%

≤ 11.5%

~~18~~

~~10%~~

1pt = age

~~1pt = 500~~

1pt = \$1000/

50,000

$$NRB = 90\% \times FAE$$

AB = frac., HCE denom
~~25~~

~~NHCE~~

$$AB_{25} = \frac{1}{40} \times 90\% = 2.25$$

~~HCE~~

$$AB_{55} = \frac{1}{25} \times 90\% = 3.6\%$$

$$\frac{1}{10} \times 90\% = 9\%$$

$$AB_{25} = \frac{1}{40} \times 90 = 2.25$$

$$AB_{55} = \frac{1}{10} \times 90 = 9\%$$

NHCE

10%
HCE

Elig = immed.

T.G. = Part.

T.G. = 9 < $\begin{matrix} 5 \\ 4 \end{matrix}$

Benf = 9 < $\begin{matrix} \cancel{8} & 4 \\ 4 \end{matrix}$

NHCE = $\textcircled{1.4} = \frac{37}{5}$

HCE = 7.5

#1 Unit Credit AB

$$NRB = 2\% \times yr \times FAE / 65 / \frac{L}{5}$$

$$AB = 2\% \times yr \times FAE / 65 / \frac{L}{5}$$

133 1/3 2% 2% 2%

100

$$AB = 2\% \times yr \times FAE / 65 / \frac{L}{5}$$

(cap)
40

$$AB = 2\% \times yr \text{ (1-10)} + 3\% \times yr \text{ (11-20)} + 4\% \times yr \text{ (20+)}$$

150% 200%

$$NRB = [2\% \times yr \times FAE] / 65 / \frac{L}{5}$$

AB = fractionnel

$$AB_{25} = \frac{1}{40} [2\% \times 40 \times FAE] / 65 / \frac{L}{5}$$

$$AB_{55} = \frac{1}{20} [2\% \times 10 \times FAE] = 2\%$$

14

$$\underline{NRB} = 75\% \times FAE / 65 / 5$$

$$AB = \underline{\text{fract.}}$$

$$AB_{35} = \frac{1}{30} [75\% \times FAE]$$

$$AB_{55} = \frac{1}{10} [75\%]$$

$$NRB = \left[2\% \times \frac{4}{25} \times FAE \right]$$

$$AB = \left[2\% \times \frac{4}{25} \times FAE \right]$$

$$\text{fract} = \frac{1}{44} [2\% \times 25]$$

$$AB = 2\% \quad 3\% \quad 4\%$$

(75)

15

$$NRB = 2\% \times yv(25) \times FAE$$

$$AB = \quad " \quad "$$

$$2\% = 2\%$$

|

$$AB = \text{fract.}$$

$$AB_{25} = \frac{1}{40} [50\% \times FAE] = 1.25\%$$

$$AB_{55} = \frac{1}{10} [2\% \times 10] = 2\%$$

$$NRB = 2\frac{1}{4} \times 40 \times 500 \quad 66\frac{2}{3} \quad \text{33\frac{1}{3}}$$

~~$$AB = 2\% \times 40 \times 500$$~~

$$AB = \text{fract.}, \quad \underline{133\frac{1}{3}}$$

~~$$AB_{25} = \frac{1}{40} [2\% \times 40] = 2\%$$~~

~~$$AB_{55} = \frac{1}{10} [2\% \times 40] = 2\%$$~~

~~$$AB_{25} = \frac{1}{40} [2\% \times 25] = 1.25\%$$~~

~~$$AB_{55} = \frac{1}{10} [20\%] = 2\%$$~~

$$AB_{25} = \frac{1}{40} [66\frac{2}{3}] = 1.665\%$$

$$AB_{55} = \frac{1}{10} [20\%] = 2\%$$

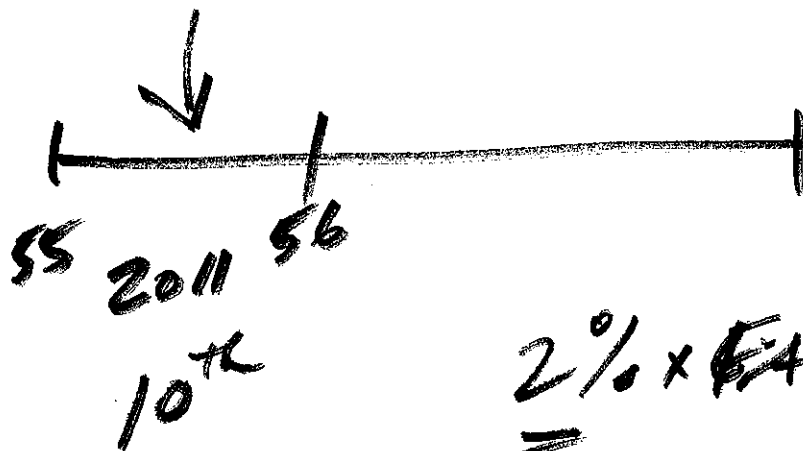
$$NRB_{65} = 90\% \times F / 65 / \frac{L(0)}{J+3}$$

$$AB = \text{fract.}$$

$$NRB = 2\% \times yr \times FAE / 65 / 5$$

$$AB = \underline{2\%} \times \underline{yr} \times \underline{FAE} / \underline{\quad}$$

$$ERB = 55 + 10 \text{ yrs} \\ 2\% / yr / 65$$



$$2\% \times FAE \times 1 / 65 / 10 \text{ yrs}$$

$$\underline{2\%} \times FAE \times 1 / 55 / 10 \text{ yrs}$$

$$MVAB \quad 3.1\%$$

$$AB \quad 2\%$$

TG: 20 $\begin{matrix} 15 \\ 5 \end{matrix}$

$AB = 1\% \times q \times FAE$

Benf: 4HCE

1%
1.1, 1.4, 1.6
1.4

8NHCE

1%
1.2, 1.4, 1.5, 1.6
1.7, 1.6
1.6

~~1% + 1%~~

1% + 1.1
1% + 1.4
1% + 1.6

1% + 1%
1% + 1.2%

~~1 + 1.4~~
~~1. + 1.4~~
1 + 1.4

1 + 1.2
1 + 1.1