

Central States, Southeast and Southwest Areas Pension Plan
Item #9

Does the application include a demonstration that the limitations on individual suspensions are satisfied, including calculations regarding:

- the guarantee-based limitation,
- the disability-based limitation, and
- the age-based limitation.

See section 4.01.

The demonstration is attached as document number 9.1. Detailed calculation examples are attached as document number 9.2.

4.01 Demonstration that limitations on individual suspensions are satisfied.

There are three limitations on the benefit suspensions that can apply to individual participants:

- The section 432(e)(9)(D)(i) guarantee-based limitation
- The section 432(e)(9)(D)(ii) age-based limitation
- The section 432(e)(9)(D)(iii) disability-based limitation

Below are descriptions of the operation of each of these limitations, followed by detailed calculation examples that illustrate how each limitation affects participants in each category identified in section 2.02(3) of Revenue Procedure 2015-34.

Guarantee-Based Limitation

Under section 432(e)(9)(D)(i), a participant's pension cannot be reduced below 110% of the amount that the PBGC would guarantee if the Plan were to become insolvent. The calculation of the PBGC guarantee considers both the years of service that have been worked and rate of benefit accrual that the Plan has credited.

The maximum monthly benefit that the PBGC will guarantee is \$35.75 for each year of service that has been earned. Thus, for a participant with 30 years of service, the maximum PBGC guarantee is \$1,072.50 per month. 110% of this amount is \$1,179.75.

The PBGC formula generally does not guarantee all benefits that have been earned. For example, in order for a participant with 30 years of service to receive the maximum monthly PBGC benefit of \$1,072.50, the benefit payable from the Plan would have to be higher than this amount. Also, it means that participants with benefits from the Plan that are below the PBGC maximum guarantee would generally receive less than their full benefits under the PBGC guarantee formula.

To calculate the PBGC guarantee amount, it is first necessary to calculate the rate of monthly benefit accrual that the Plan has provided. This is equal to the monthly benefit payable from the Plan, divided by the years of credited service that have been earned. The amount of the guarantee is then equal to 100% of the first \$11 of the monthly benefit accrual rate, plus 75% of the next \$33 of the monthly benefit accrual rate, times the years of credited service. There is no limit to the total years of service that are credited for calculating the guaranteed benefit.

The guaranteed monthly benefit, therefore, is limited to \$35.75 per month ($(\$11 \times 100\%) + (\$33 \times 75\%) = \35.75) times a participant's year of credited service. For example, if a participant has 30 years of service, the maximum benefit guaranteed by the PBGC is $\$35.75 \times 30 = \$1,072.50$.

If the application of the benefit suspension formula for benefits attributable to Tier 2 and Tier 3 contributions would result in a benefit that is below 110% of the PBGC guarantee for a particular participant, then that participant's benefit would not be reduced below 110% of the PBGC

guarantee. Benefits attributable to Tier 1 contributions are always reduced to 110 of the PBGC guarantee, unless either the age-based or disability-based limitations apply.

Age-Based Limitation

Section 432(e)(9)(D)(ii) provides that if a participant is 80 or older as of the end of the month containing the effective date of the benefit reduction, in this case July 31, 2016, the participant will not be subject to any reduction. All benefits payable to participants who meet this condition are fully protected from benefit reductions.

Pension benefit reductions for participants who are at least 75 but less than 80 as of July 31, 2016 are determined by the number of months remaining until the participant reaches 80 divided by 60 months. For example, if a participant is exactly 78 years old as of July 31, 2016, there are still 24 months remaining until the participant reaches 80 years of age. Dividing 24 months by 60 months results in a fraction equal to 0.4.

So if, for example, the maximum amount of benefit reduction that could apply to a 78-year old participant (after taking into account the benefit suspension formula, the guarantee-based limitation and the disability-based limitation) is \$500 per month, then the age-based limitation would restrict this maximum reduction to \$200 per month ($0.4 \times \500). If the benefit suspension formula would otherwise result in a greater benefit reduction, that amount would be overridden so that the actual reduction amount applied to this participant would be \$200 per month.

In the case of the surviving spouse of a participant who is deceased as of July 1, 2016, the surviving spouse's age as of July 31, 2016 is used to determine whether the age-based limitation applies to the benefit. However, if a participant is not deceased as of July 1, 2016, the participant's age as of July 31, 2016 will be used to determine the age-based limitation for a joint and survivor.

If a benefit has been split in a divorce in accordance with a Qualified Domestic Relations Order ("QDRO"), the application of the age-based limitation to the alternate payee's benefit depends on the type of QDRO. For a shared interest QDRO in which the alternate payee receives a portion of each benefit payment, but the participant retains the right to choose the time and form of the payments, it is the participant's age as of July 31, 2016 that will determine the age-based limitation. However, for a separate interest QDRO where the alternate payee has a right to receive benefits at a different time and in a different form from the participant, the alternate payee's age as of July 31, 2016 will determine the age-based limitation.

Disability-Based Limitation

Disability benefits under the Plan cannot be reduced under MPRA. Additionally, if a participant receiving a disability benefit under the terms of the Plan converts to a retirement pension under the Plan, that participant's benefits cannot be reduced below the amount of the disability benefit received prior to the conversion.

Calculation Examples

Document number 9.2 contains detailed calculation examples showing the operation of each limitation for a participant in each category identified in section 2.02(3) of Revenue Procedure 2015-34.

PROPOSED BENEFIT SUSPENSION EXAMPLE CATEGORIES

Contributory Service Credits:	ACTIVE, RETIRED OR BENEFICIARY						TERMINATED VESTED					
	<20 YEARS			≥20 YEARS			<20 YEARS			≥20 YEARS		
	GUARANTEE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(1)	DISABILITY-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(2)	AGE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(3)	GUARANTEE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(1)	DISABILITY-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(2)	AGE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(3)	GUARANTEE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(1)	DISABILITY-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(2)	AGE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(3)	GUARANTEE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(1)	DISABILITY-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(2)	AGE-BASED LIMITATION Rev. Proc. 2015-34 Section 4.01(3)
TIER 1	EXAMPLE 13 110% OF PBGC GUARANTEE	EXAMPLE 14 110% OF PBGC GUARANTEE	EXAMPLE 15 110% OF PBGC GUARANTEE	EXAMPLE 16 110% OF PBGC GUARANTEE	EXAMPLE 17 110% OF PBGC GUARANTEE	EXAMPLE 18 110% OF PBGC GUARANTEE	EXAMPLE 19 110% OF PBGC GUARANTEE	EXAMPLE 20 110% OF PBGC GUARANTEE	EXAMPLE 21 110% OF PBGC GUARANTEE	EXAMPLE 22 110% OF PBGC GUARANTEE	EXAMPLE 23 110% OF PBGC GUARANTEE	EXAMPLE 24 110% OF PBGC GUARANTEE
TIER 2	EXAMPLE 25-25A 1% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 26 1% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 27 1% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 28 1% OF TIER 2 CONTRIBUTIONS 50% CAP	EXAMPLE 29 1% OF TIER 2 CONTRIBUTIONS 50% CAP	EXAMPLE 30 1% OF TIER 2 CONTRIBUTIONS 50% CAP	EXAMPLE 31 .5% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 32 .5% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 33 .5% OF TIER 2 CONTRIBUTIONS NO CAP	EXAMPLE 34 1% OF TIER 2 CONTRIBUTIONS 50% CAP	EXAMPLE 35 1% OF TIER 2 CONTRIBUTIONS 50% CAP	EXAMPLE 36 1% OF TIER 2 CONTRIBUTIONS 50% CAP
TIER 3	EXAMPLE 37 1% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 38 1% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 39 1% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 40 1% OF TIER 3 CONTRIBUTIONS 40% CAP	EXAMPLE 41 1% OF TIER 3 CONTRIBUTIONS 40% CAP	EXAMPLE 42 1% OF TIER 3 CONTRIBUTIONS 40% CAP	EXAMPLE 43 .5% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 44 .5% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 45 .5% OF TIER 3 CONTRIBUTIONS NO CAP	EXAMPLE 46 1% OF TIER 3 CONTRIBUTIONS 40% CAP	EXAMPLE 47 1% OF TIER 3 CONTRIBUTIONS 40% CAP	EXAMPLE 48 1% OF TIER 3 CONTRIBUTIONS 40% CAP

Central States, Southeast and Southwest Areas Pension Plan

Description of the Proposed Benefit Suspension Calculation and

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

Calculation Terms and Definitions

<p>(a) Monthly Benefit</p>	<p>The monthly benefit amount earned by the participant or beneficiary under the terms of the plan. The monthly benefit amount before the suspension.</p>
<p>(b) Total Contributions</p>	<p>The total amount of contributions submitted to the plan on behalf of the participant including self-contributions made by the participant.</p>
<p>(c) Tier 1 Contributions</p>	<p>The amount of contributions submitted to the plan by Tier 1 employers on behalf of the participant plus the amount of self-contributions made by the participant for a period of employment with a Tier 1 employer.</p>
<p>(d) Tier 2 Contributions</p>	<p>The amount of contributions submitted to the plan by Tier 2 employers on behalf of the participant plus the amount of self-contributions made by the participant for a period of employment with a Tier 2 employer.</p>
<p>(e) Tier 3 Contributions</p>	<p>The amount of contributions submitted to the plan by Tier 3 employers on behalf of the participant plus the amount of self-contributions made by the participant for a period of employment with a Tier 3 employer.</p>
<p>(f) Contributory Service</p>	<p>The amount of contributory service credit years earned by the participant as a result of service with a contributing employer required to make employer contributions on his or her behalf pursuant to a collective bargaining agreement.</p>
<p>(g) PBGC Years of Service</p>	<p>The years of credited service as defined for purposes of the PBGC guarantee formula. Years of credited service includes the amount of contributory service credit years earned by the participant, the amount of non-contributory service credit years earned by the participant to the extent it increases the participant's accrued benefit under the terms of the plan, and fractional years of credited service. A full year of service is credited for this purpose for any calendar year in which 40 or more weeks, 180 or more days, or 1,200 or more hours of service were earned (35 weeks prior to 1976), and a fractional year is credited for any calendar year in which less than 40 weeks, 180 days, or 1,200 hours were earned (35 weeks prior to 1976).</p>
<p>(h) Contribution Accrual Rate</p>	<p>The percentage of contributions made on the participant's behalf that is accrued towards the participant's monthly benefit per the proposed benefit suspension plan. The percentage of contributions varies depending on participant's status as active, terminated vested, or retired and the amount of contributory service credit years.</p>
<p>(i) Tier 2 Suspension Cap</p>	<p>The maximum percentage suspension applicable to the Tier 2 portion of the monthly benefit per the proposed benefit suspension plan.</p>

Central States, Southeast and Southwest Areas Pension Plan

Description of the Proposed Benefit Suspension Calculation and

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

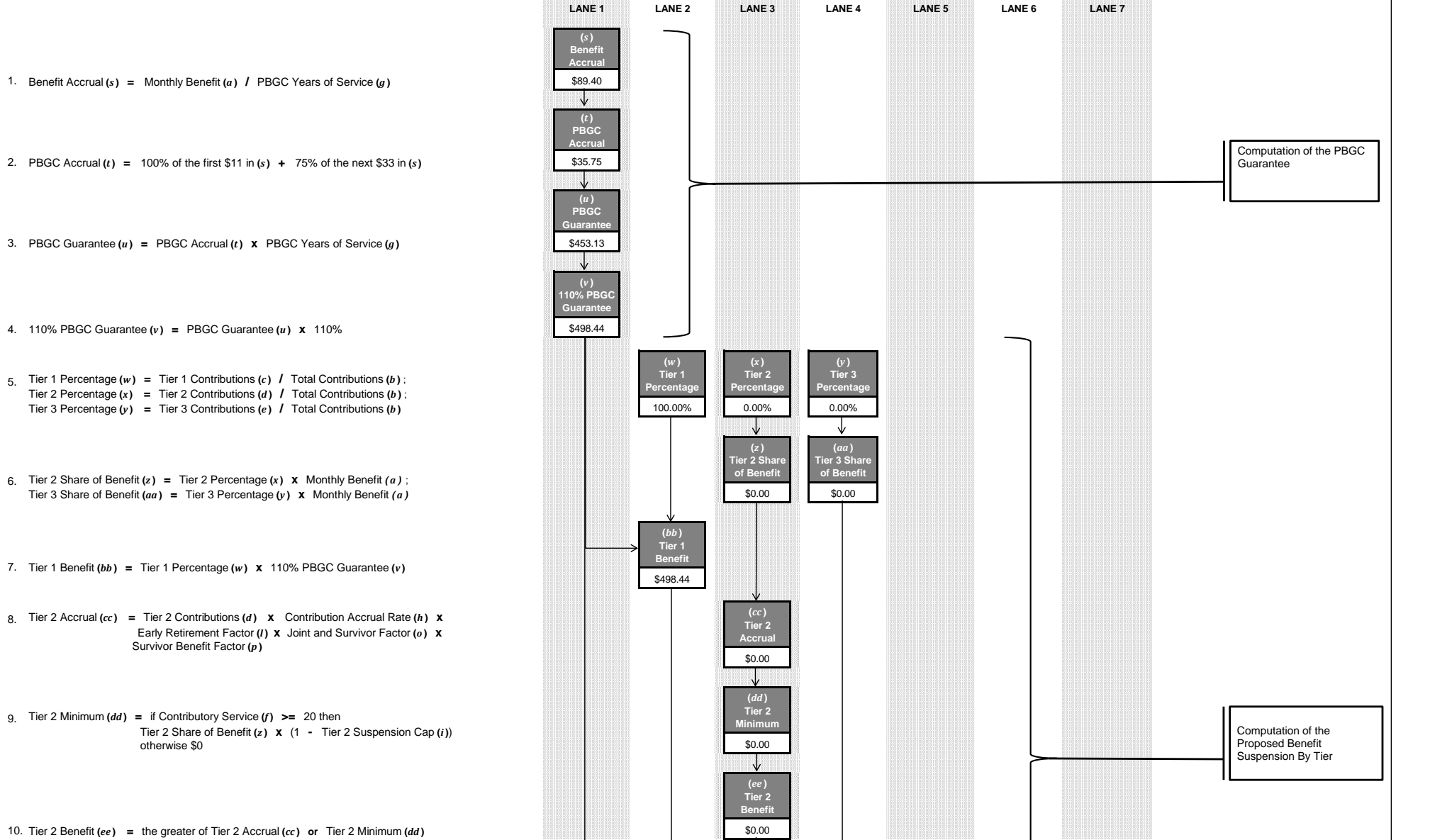
Calculation Terms and Definitions

<p>(j) Tier 3 Suspension Cap</p>	<p>The maximum percentage suspension applicable to the Tier 3 portion of the monthly benefit per the proposed benefit suspension plan.</p>
<p>(k) Participant Age at Retirement</p>	<p>The participant's age at retirement is used to determine the appropriate age reduction factor for early retirements as well as the appropriate joint and survivor reduction factor should the participant elect the joint and survivor form of payment.</p>
<p>(l) Early Retirement Factor</p>	<p>The applicable age reduction factor that can apply to a retirement benefit if the retirement occurs prior to the normal retirement age. If no reduction is applicable based on the age of the participant at retirement, then the early retirement factor is 1 and no reduction for early retirement is applied.</p>
<p>(m) Spouse Age at Retirement</p>	<p>The age of the participant's spouse at retirement is used to determine the appropriate joint and survivor reduction factor to be applied to a retirement benefit if the joint and survivor form of payment is elected.</p>
<p>(n) Form of Payment</p>	<p>The form of payment elected by the participant at retirement. The form of payment options are the Joint and 50% Surviving Spouse Option, the Joint and 75% Surviving Spouse, the Lifetime Only Option, and the Lifetime with Limited Surviving Spouse Option.</p>
<p>(o) Joint and Survivor Factor</p>	<p>The reduction factor applicable when the joint and survivor form of payment is elected. If the joint and survivor form of payment is not elected or if the participant or participant's beneficiary is not in pay status, then the joint and survivor factor is 1 and no reduction for joint and survivor is applied.</p>
<p>(p) Survivor Benefit Factor</p>	<p>The percentage (in decimal notation) of the participant's benefit that is payable to a survivor beneficiary after the participant's death. The percentage is based on the joint and survivor form of payment elected. For example, if the 50% joint and survivor form of payment is elected and the payee is the surviving beneficiary, then the survivor benefit factor is .5. If the joint and survivor form of payment is not elected, if the participant or participant's beneficiary is not in pay status, or if the payee is the participant, then the survivor benefit factor is 1 and no survivor benefit reduction is applied.</p>
<p>(q) Months To Age 80</p>	<p>The number of months during the period that begins with the month after the month in which the suspension is effective and ends with the month in which that participant or beneficiary attains the age of 80.</p>
<p>(r) Amount Based On Disability</p>	<p>The amount of the monthly benefit that is based on disability. The examples shown with amounts based on disability are of participants who convert from a disability benefit to a retirement benefit upon reaching normal retirement age. The amount of the retirement benefit is Monthly Benefit (a) and the portion of Monthly Benefit (a) that is based on the disability benefit is Amount Based on Disability (r).</p>

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 13 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

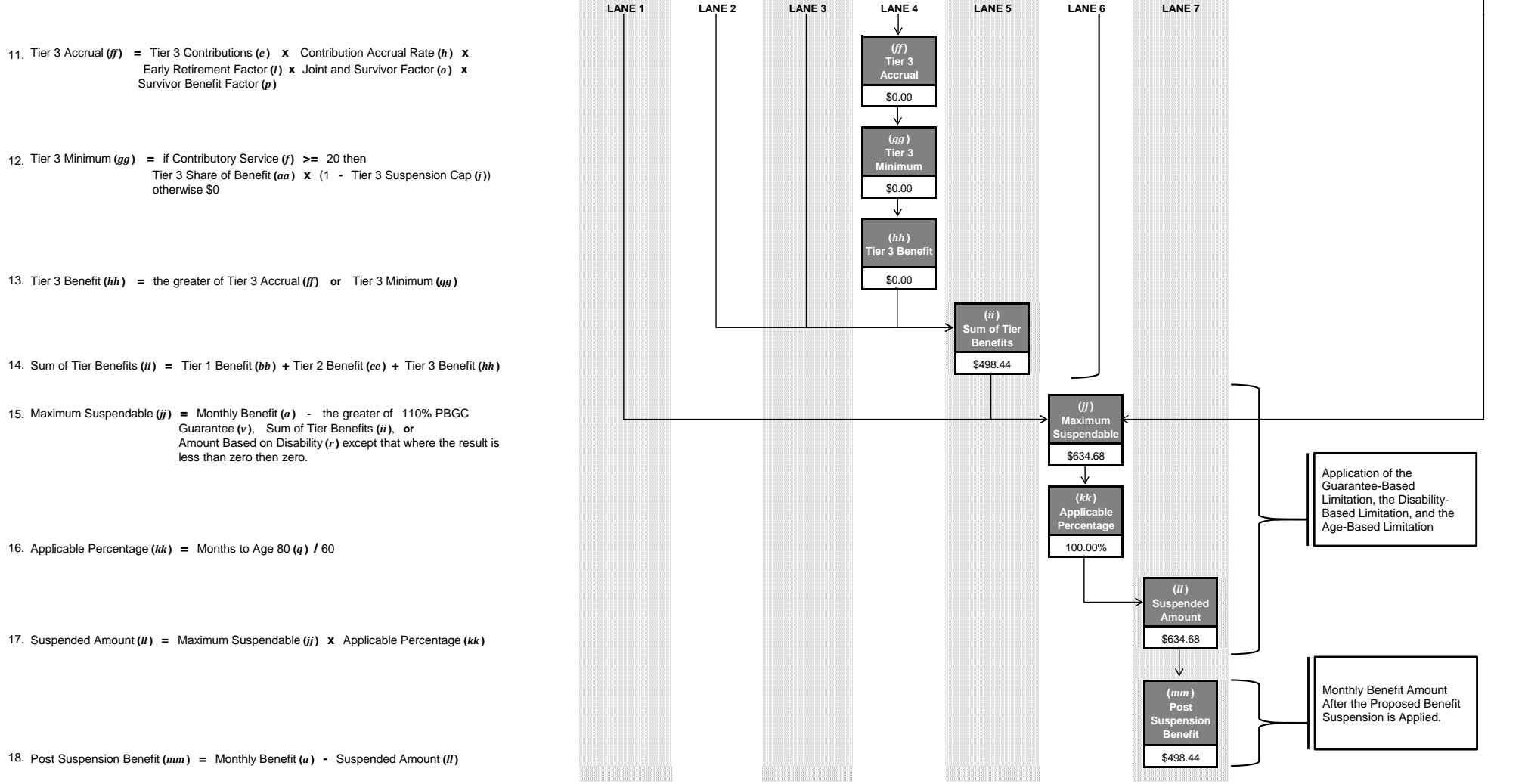
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,133.12	\$82,280.00	\$82,280.00	\$0.00	\$0.00	12.55	12.675	1.0%	50%	40%	64 years; 2 months	0.95	56 years	Joint And 50% Surviving Spouse	0.8591	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,133.12	\$82,280.00	\$82,280.00	\$0.00	\$0.00	12.55	12.675	1.0%	50%	40%	64 years; 2 months	0.95	56 years	Joint And 50% Surviving Spouse	0.8591	1	60	\$0.00



The benefit suspension of the retired participant's monthly benefit of \$1,133.12 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The age-based limitation does not apply because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and the disability-based limitation does not apply because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. A benefit suspension applied to the maximum extent permissible is one that reduces the benefit to \$498.44 (110% PBGC Guarantee - v), the guarantee-based limitation. As a result, the retiree's monthly benefit would be reduced to \$498.44 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$1,133.12	\$82,280.00	\$82,280.00	\$0.00	\$0.00	12.55	12.675	1.0%	50%	40%	64 years; 2 months	0.95	56 years	Joint And 50% Surviving Spouse	0.8591	1	60	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

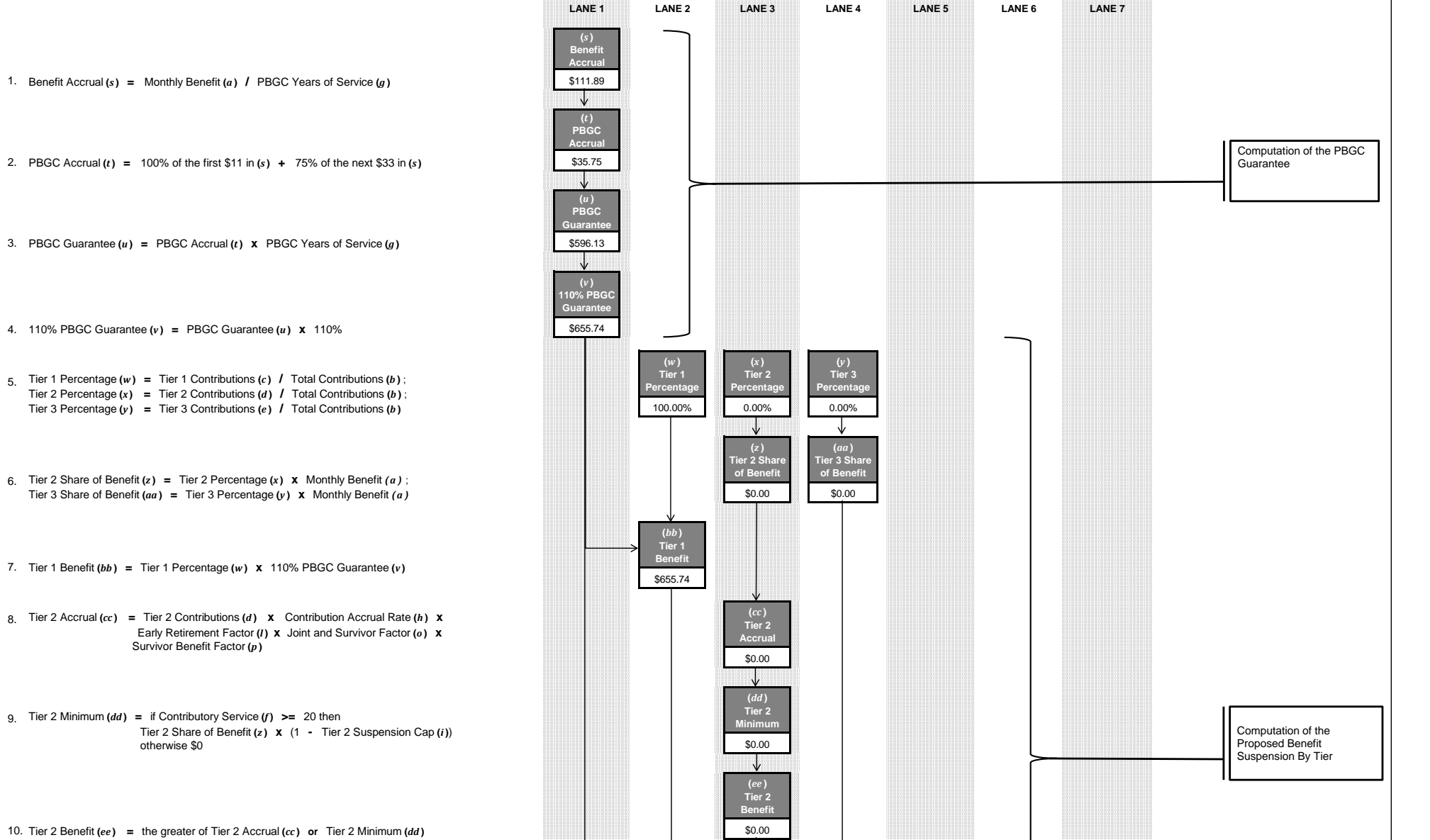
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 13 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 14 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

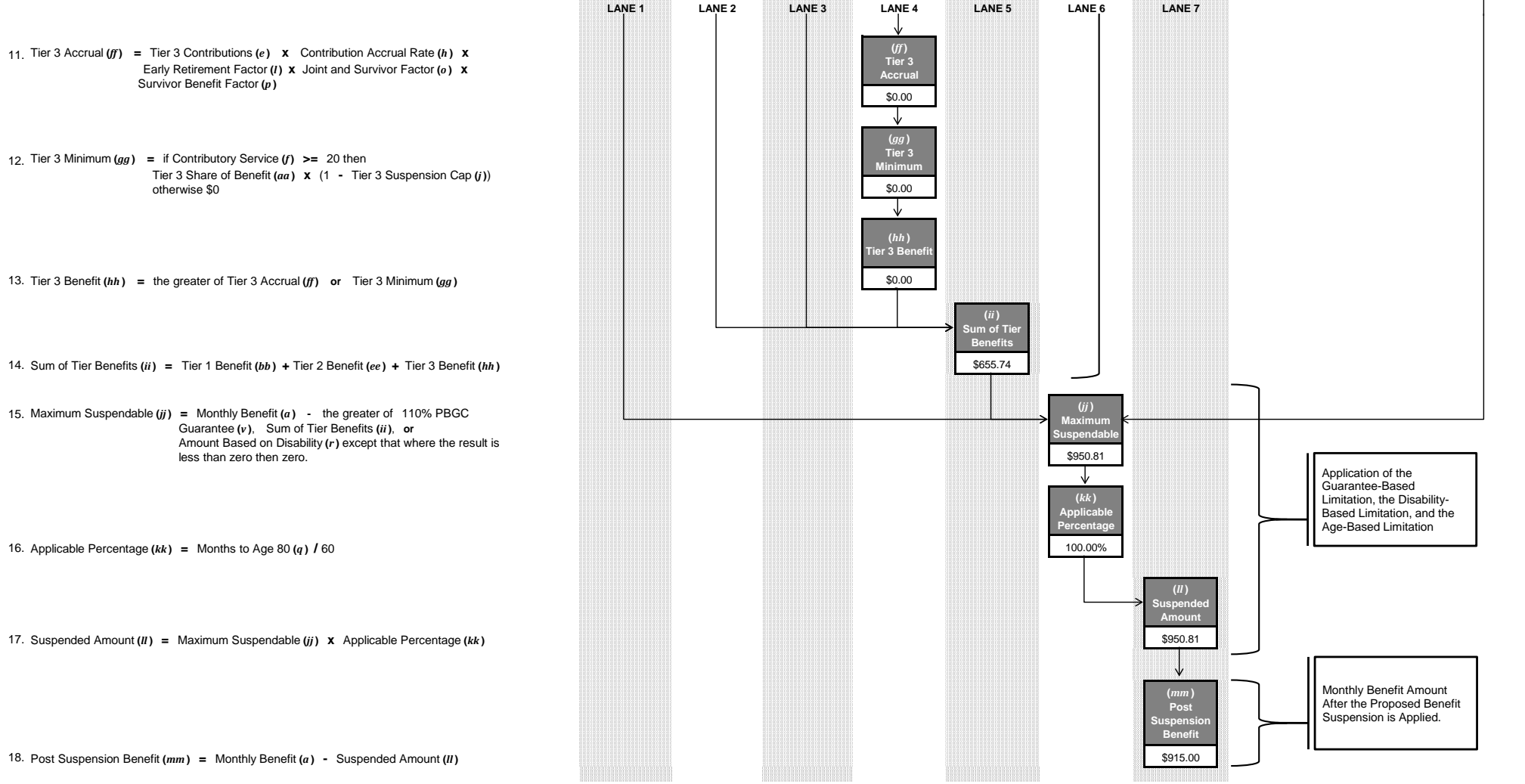
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,865.81	\$105,213.80	\$105,213.80	\$0.00	\$0.00	15.425	16.675	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,865.81	\$105,213.80	\$105,213.80	\$0.00	\$0.00	15.425	16.675	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00



The benefit suspension of the retired participant's monthly benefit of \$1,865.81 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). However, the disability-based limitation applies because \$915 (Amount Based on Disability - r) of the participant's benefit is based on disability and this amount is higher than \$655.74 (Sum of Tier Benefits - ii; 110% PBGC Guarantee - v), the reduced benefit amount per the proposed suspension and guarantee based limitation. As a result, the maximum amount that can be suspended is \$950.81 (Maximum Suspensible - jj) and the retiree's monthly benefit would be reduced to \$915 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,865.81	\$105,213.80	\$105,213.80	\$0.00	\$0.00	15.425	16.675	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

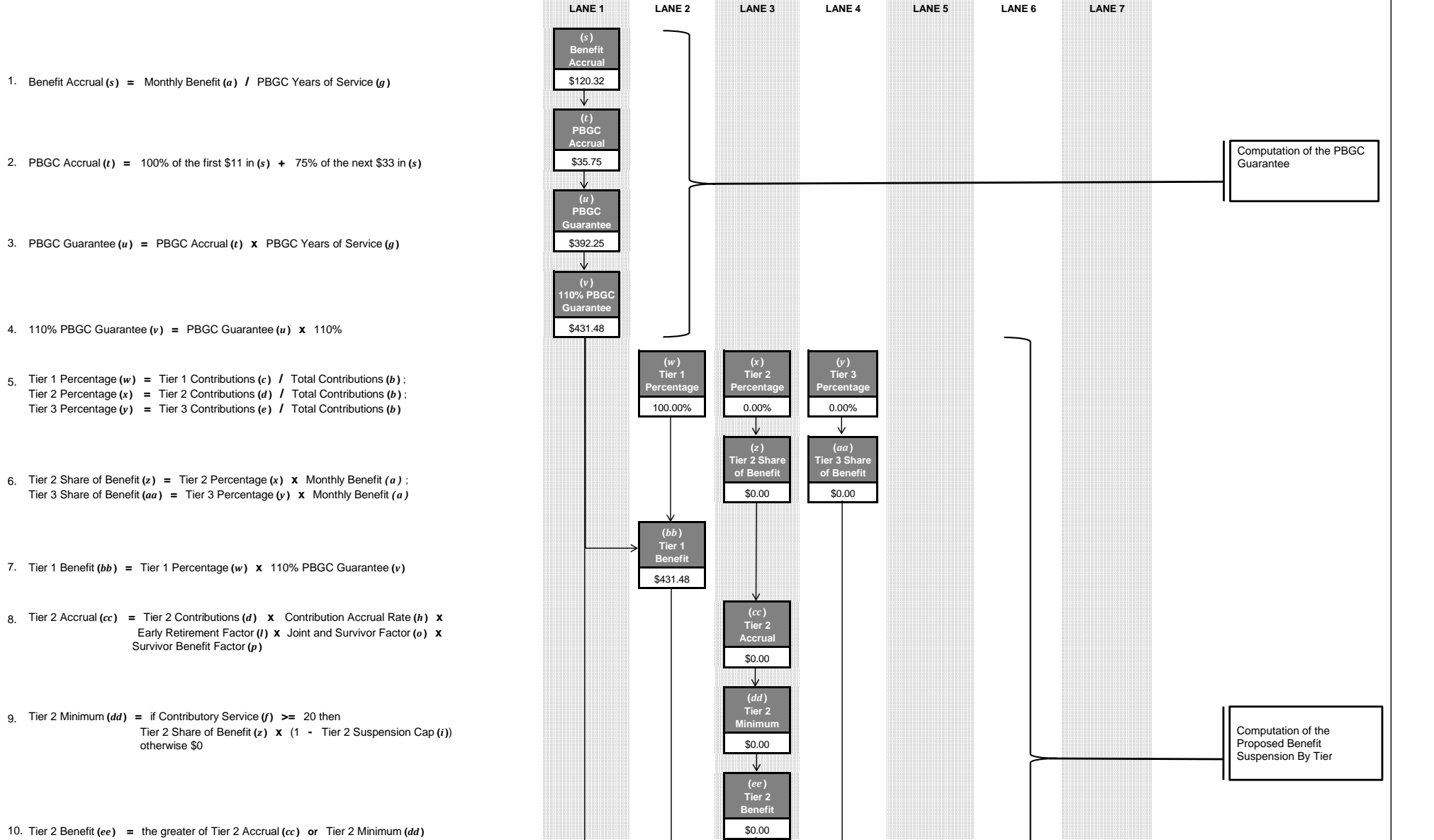
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 14 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 15 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, **Retired** or Beneficiary Participant with less than 20 Years of Contributory Service

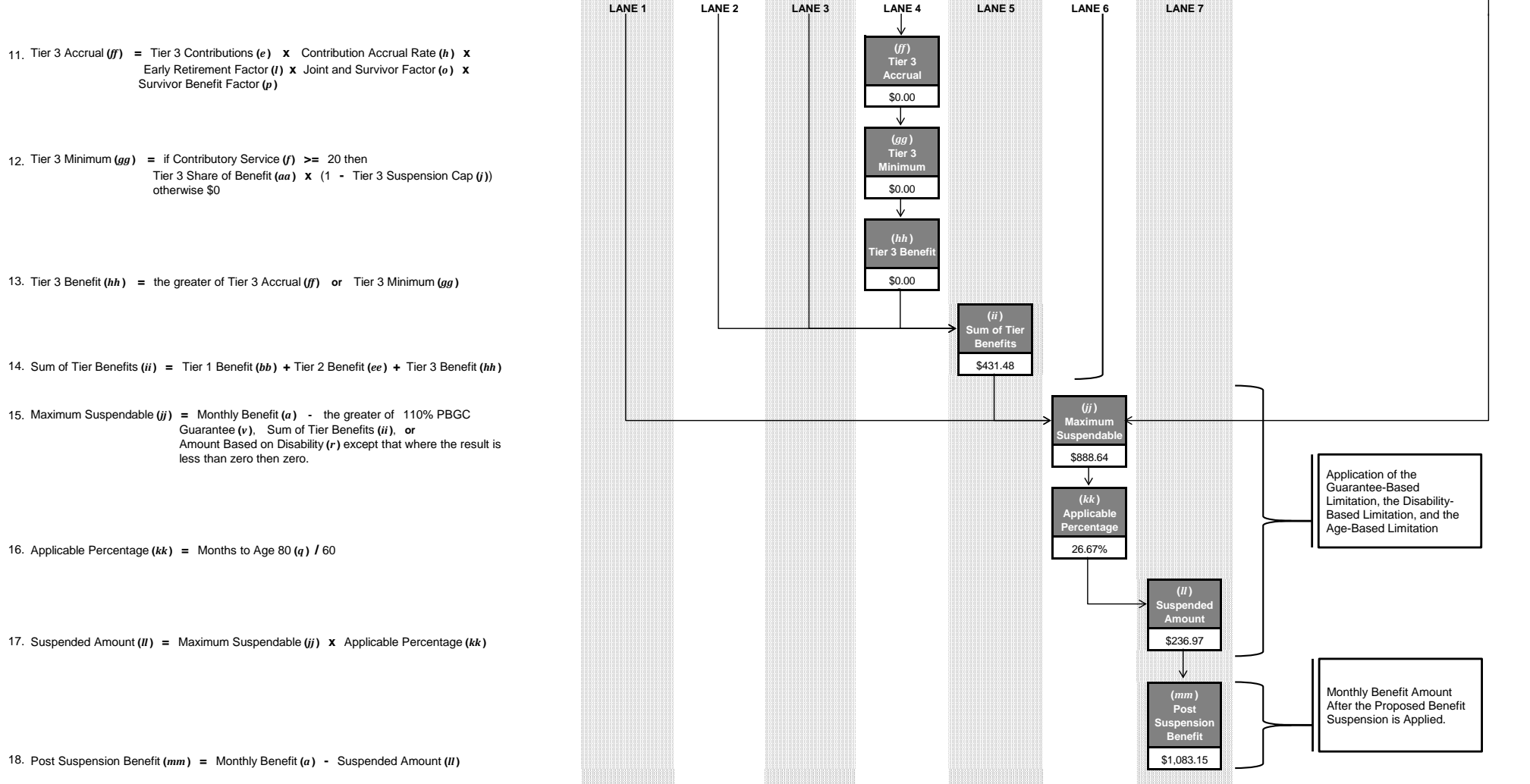
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,320.12	\$65,145.40	\$65,145.40	\$0.00	\$0.00	10.972	10.972	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	16	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,320.12	\$65,145.40	\$65,145.40	\$0.00	\$0.00	10.972	10.972	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	16	\$0.00



The benefit suspension of the retired participant's monthly benefit of \$1,320.12 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the age-based limitation applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 26.67% (Applicable Percentage - kk) and \$888.64 (Maximum Suspensible - jj) resulting in \$236.97 (Suspended Amount - ll). Accordingly, the retiree's monthly benefit would be reduced to \$1,083.15 (Post Suspension Benefit - mm) which is the result of \$1,320.12 (Monthly Benefit - a) minus \$236.97 (Suspended Amount - ll).

Note: The retiree's birth date is in November 1937, making the retiree 78 years and 8 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 16 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (November 2017).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,320.12	\$65,145.40	\$65,145.40	\$0.00	\$0.00	10.972	10.972	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	16	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

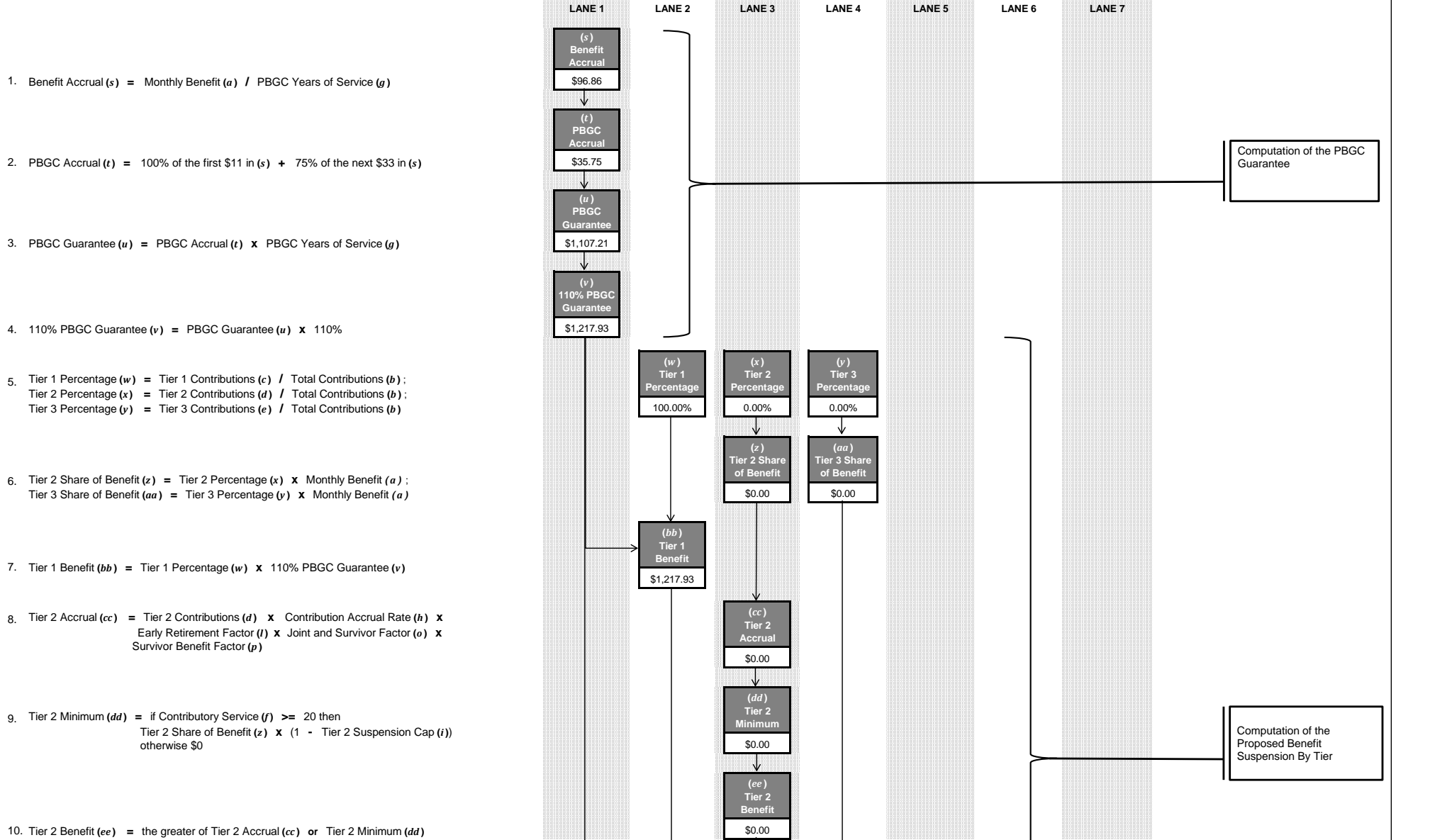
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 15 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 16 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, Retired or Beneficiary Participant with 20 or more Years of Contributory Service

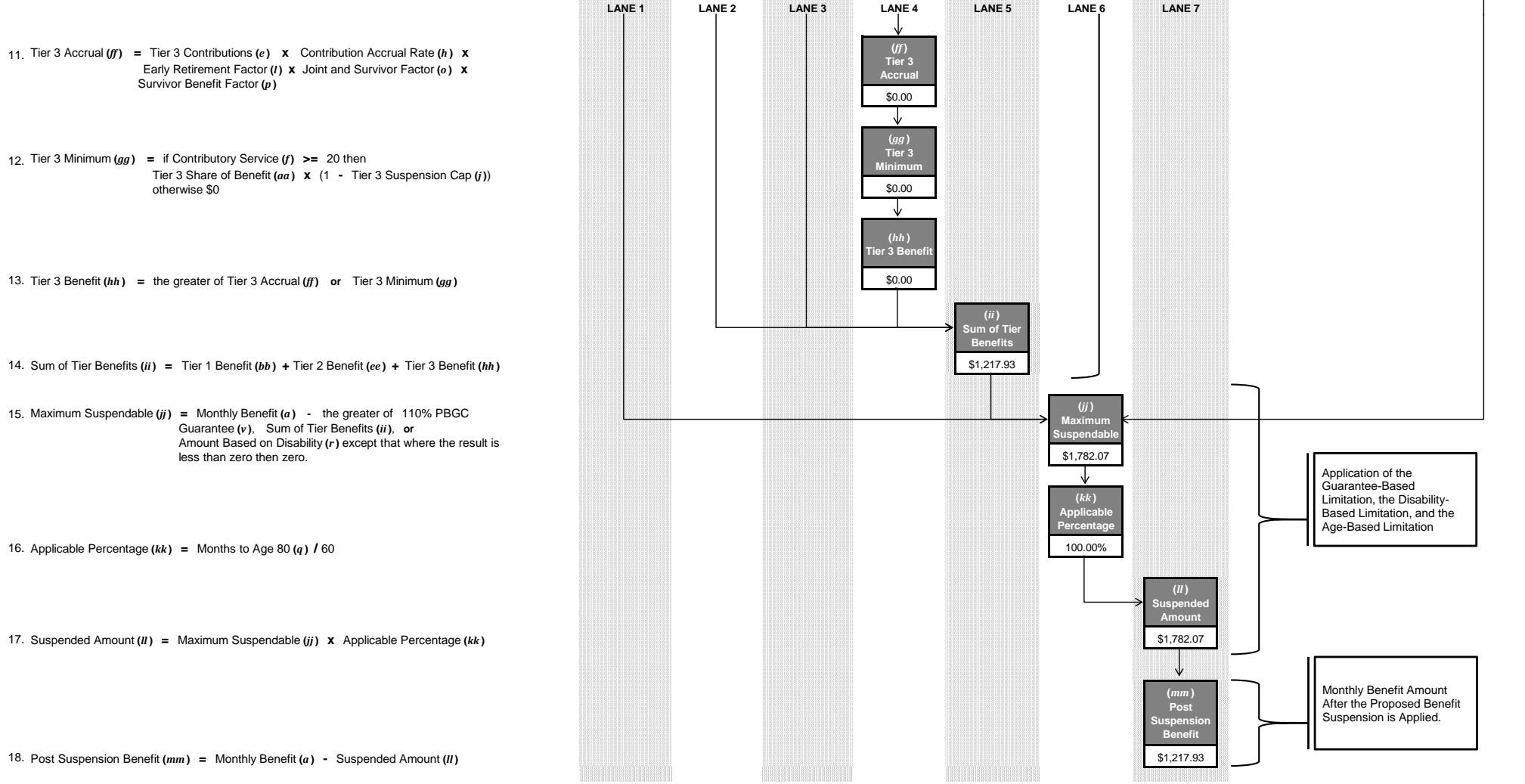
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$3,000.00	\$99,899.80	\$99,899.80	\$0.00	\$0.00	30	30.971	1.0%	50%	40%	57 years; 3 months	0.715	N/A	Lifetime Only	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$3,000.00	\$99,899.80	\$99,899.80	\$0.00	\$0.00	30	30.971	1.0%	50%	40%	57 years; 3 months	0.715	N/A	Lifetime Only	1	1	60	\$0.00



The benefit suspension of the retired participant's monthly benefit of \$3,000 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The age-based limitation does not apply because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and the disability-based limitation does not apply because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. A benefit suspension applied to the maximum extent permissible is one that reduces the benefit to \$1,217.93 (110% PBGC Guarantee - v), the guarantee-based limitation. As a result, the retiree's monthly benefit would be reduced to \$1,217.93 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$3,000.00	\$99,899.80	\$99,899.80	\$0.00	\$0.00	30	30.971	1.0%	50%	40%	57 years; 3 months	0.715	N/A	Lifetime Only	1	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

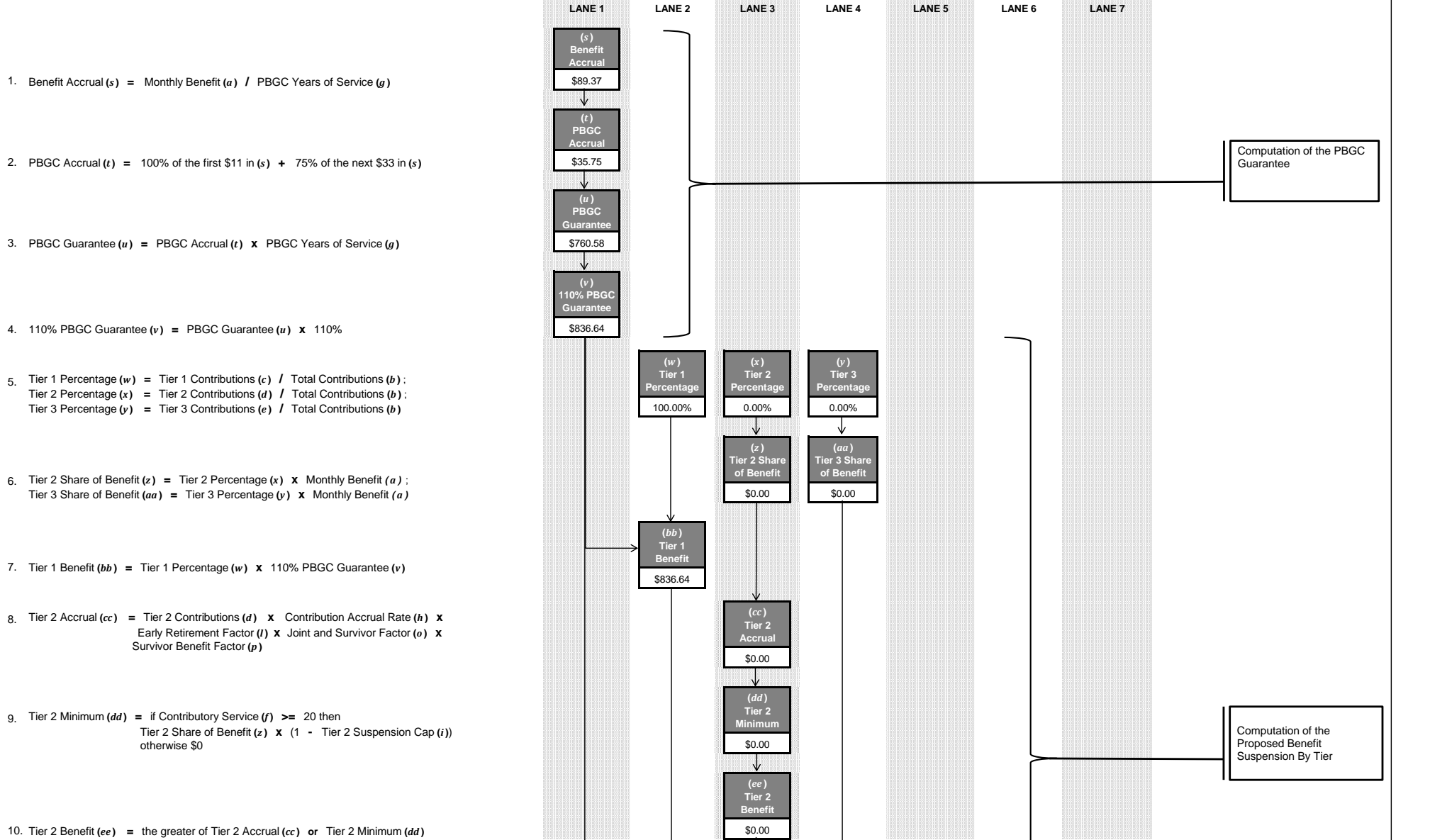
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 16 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 17 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, Retired or Beneficiary Participant with 20 or more Years of Contributory Service

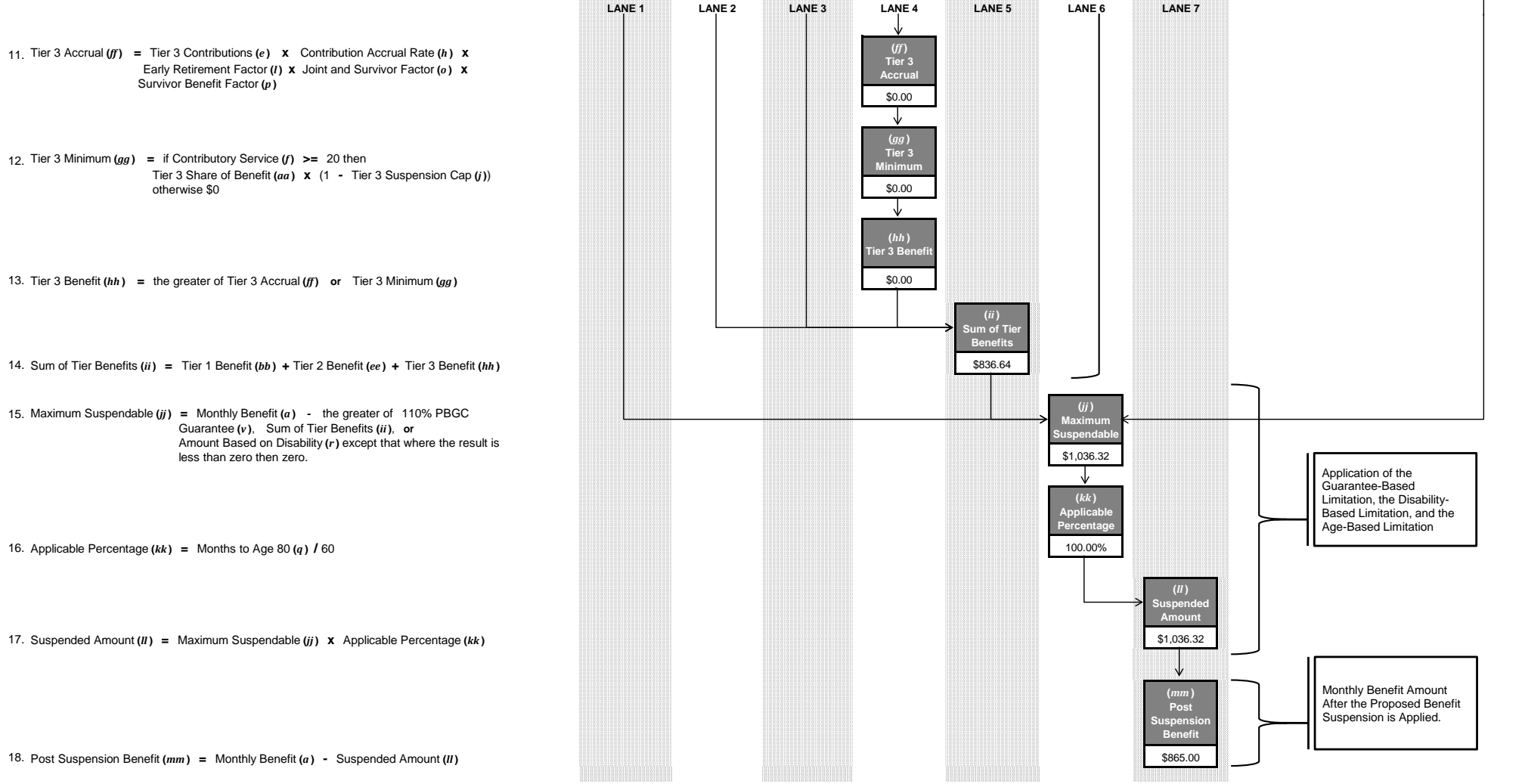
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,901.32	\$101,717.40	\$101,717.40	\$0.00	\$0.00	20.85	21.275	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$865.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,901.32	\$101,717.40	\$101,717.40	\$0.00	\$0.00	20.85	21.275	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$865.00



The benefit suspension of the retired participant's monthly benefit of \$1,901.32 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable age-based limitation because the retiree has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). However, the disability-based limitation applies because \$865 (Amount Based on Disability - r) of the retiree's benefit is based on disability and this amount is higher than \$836.64 (Sum of Tier Benefits - ii; 110% PBGC Guarantee - v), the reduced benefit amount per the proposed suspension and guarantee-based limitation. As a result, the maximum amount that can be suspended is \$1,036.32 (Maximum Suspensible - jj) and the retiree's monthly benefit would be reduced to \$865 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,901.32	\$101,717.40	\$101,717.40	\$0.00	\$0.00	20.85	21.275	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$865.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

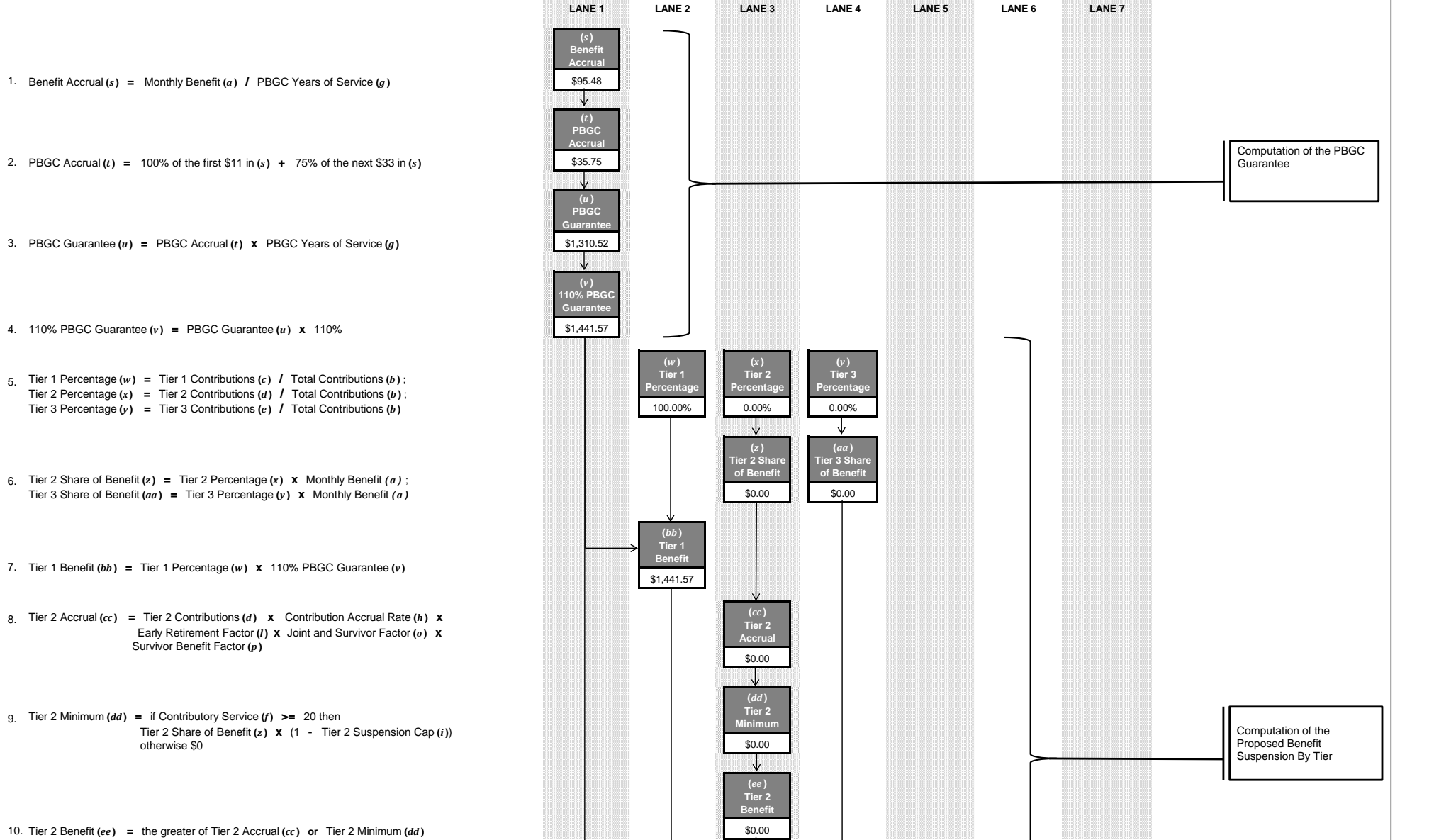
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 17 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 18 Calculation of the Proposed Benefit Suspension of a Tier 1 Active, Retired or Beneficiary Participant with 20 or more Years of Contributory Service

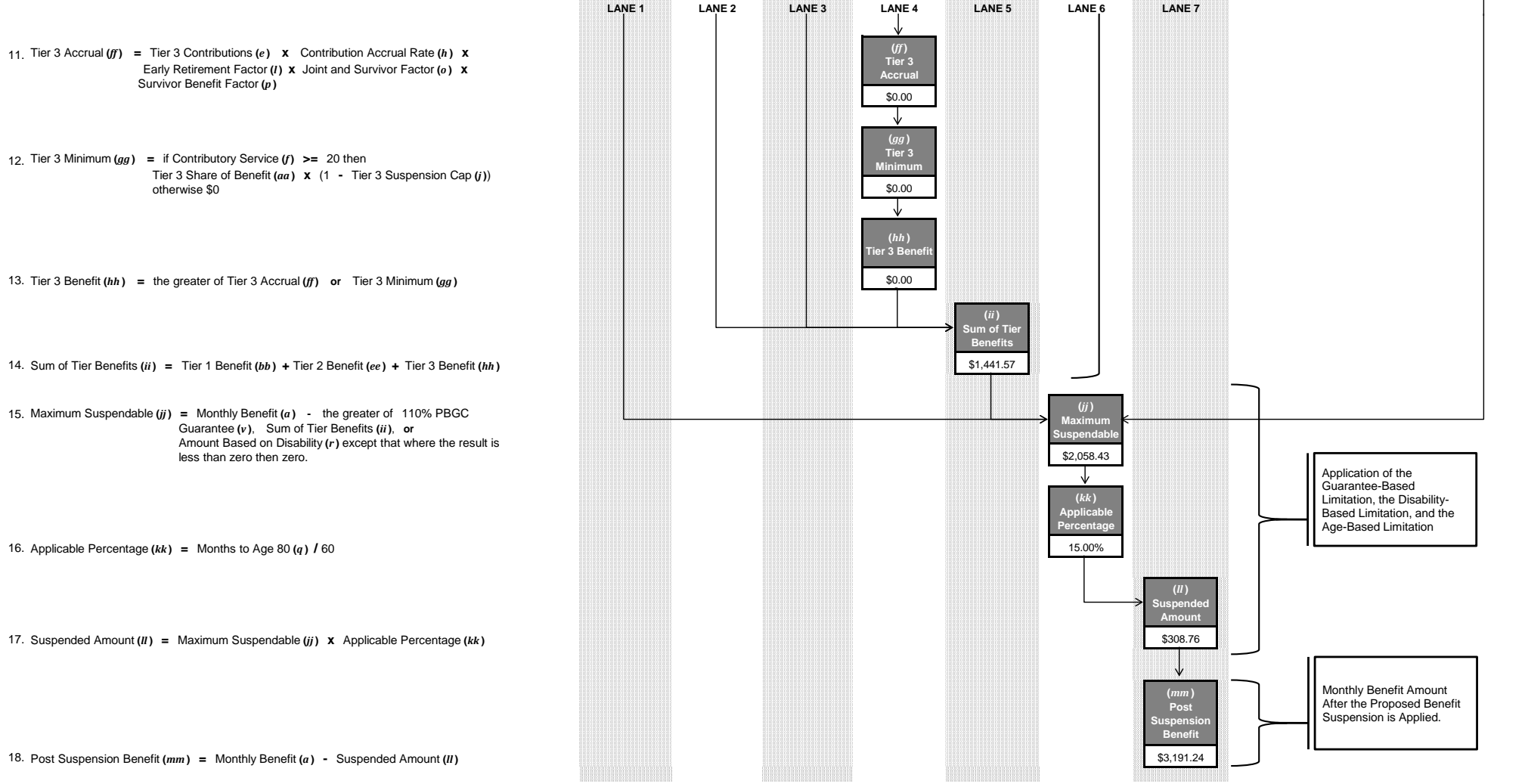
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$3,500.00	\$117,027.00	\$117,027.00	\$0.00	\$0.00	36.444	36.658	1.0%	50%	40%	65 years; 5 months	1	N/A	Lifetime Only	1	1	9	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$3,500.00	\$117,027.00	\$117,027.00	\$0.00	\$0.00	36.444	36.658	1.0%	50%	40%	65 years; 5 months	1	N/A	Lifetime Only	1	1	9	\$0.00



The benefit suspension of the retired participant's monthly benefit of \$3,500 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the age-based limitation applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 15.00% (Applicable Percentage - kk) and \$2,058.43 (Maximum Suspensible - jj) resulting in \$308.76 (Suspended Amount - ll). Accordingly, the retiree's monthly benefit would be reduced to \$3,191.24 (Post Suspension Benefit - mm) which is the result of \$3,500 (Monthly Benefit - a) minus \$308.76 (Suspended Amount - ll).

Note: The retiree's birth date is in April 1937, making the retiree 79 years and 3 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 9 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (April 2017).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$3,500.00	\$117,027.00	\$117,027.00	\$0.00	\$0.00	36.444	36.658	1.0%	50%	40%	65 years; 5 months	1	N/A	Lifetime Only	1	1	9	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

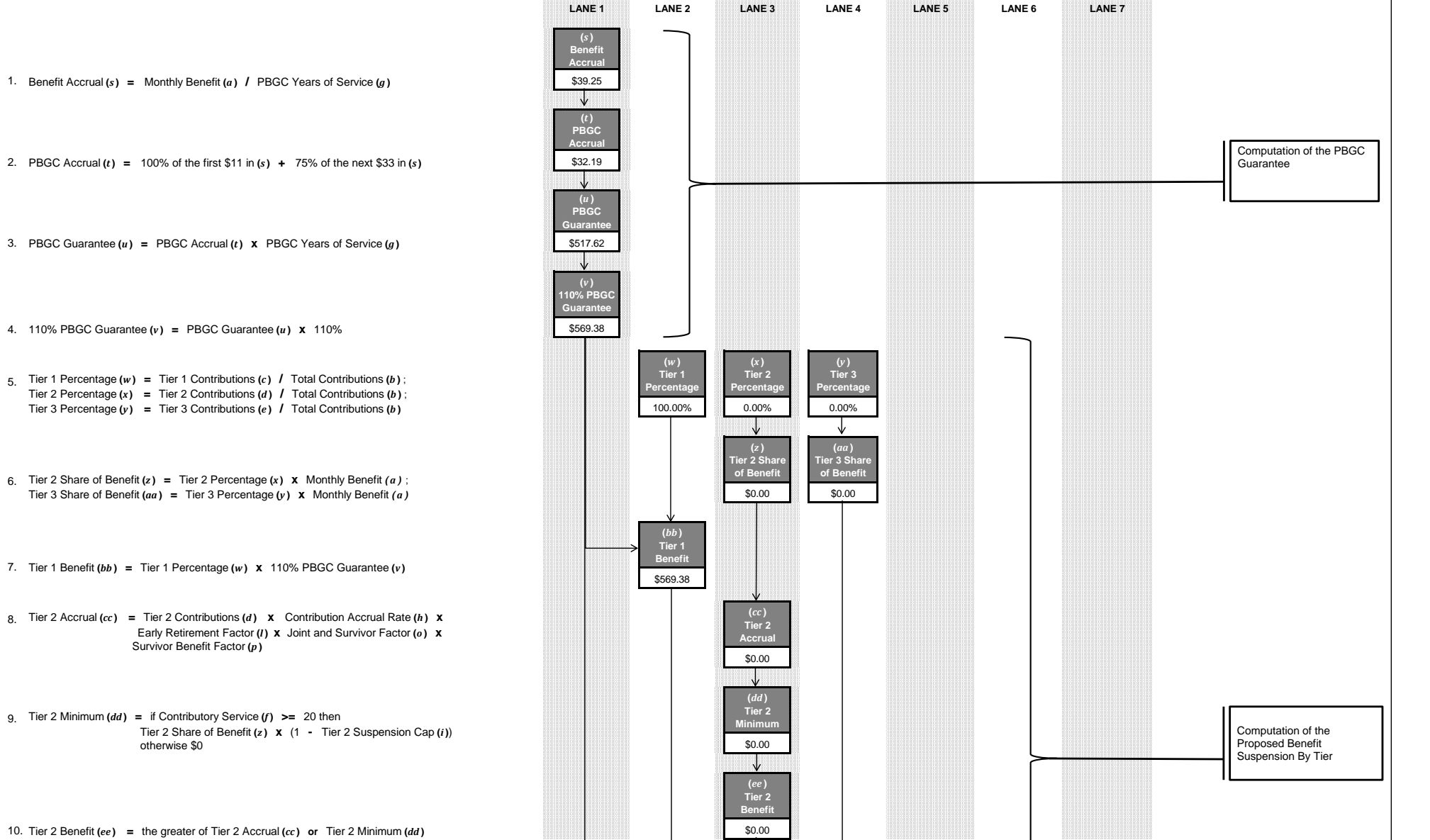
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 18 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 19 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with less than 20 Years of Contributory Service

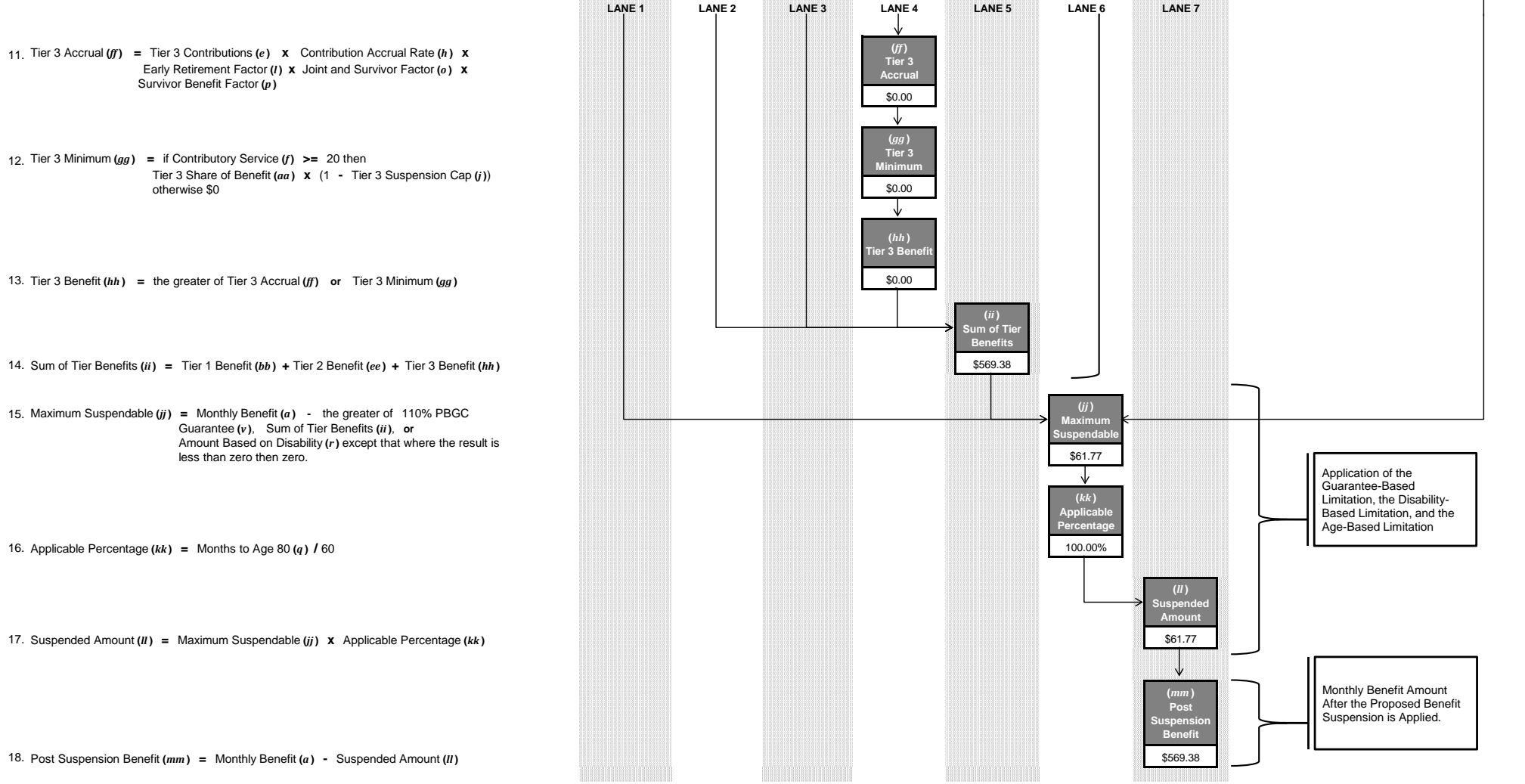
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$631.15	\$38,731.80	\$38,731.80	\$0.00	\$0.00	15.5	16.08	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$631.15	\$38,731.80	\$38,731.80	\$0.00	\$0.00	15.5	16.08	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The benefit suspension of the participant's monthly benefit of \$631.15 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The age-based limitation does not apply because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and the disability-based limitation does not apply because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. A benefit suspension applied to the maximum extent permissible is one that reduces the benefit to \$569.38 (110% PBGC Guarantee - v), the guarantee-based limitation. As a result, the participant's monthly benefit would be reduced to \$569.38 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$631.15	\$38,731.80	\$38,731.80	\$0.00	\$0.00	15.5	16.08	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

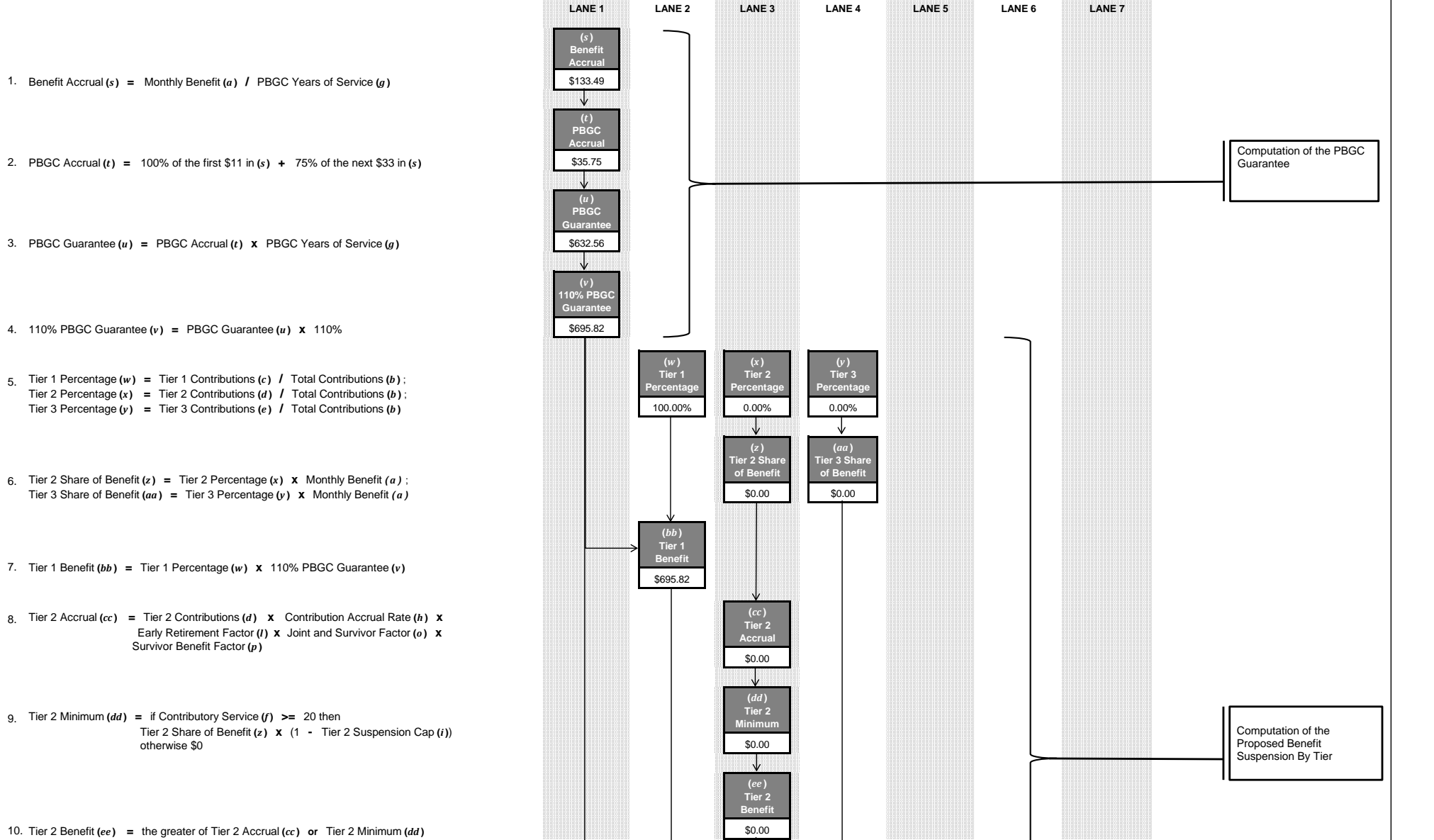
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 19 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 20 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with less than 20 Years of Contributory Service

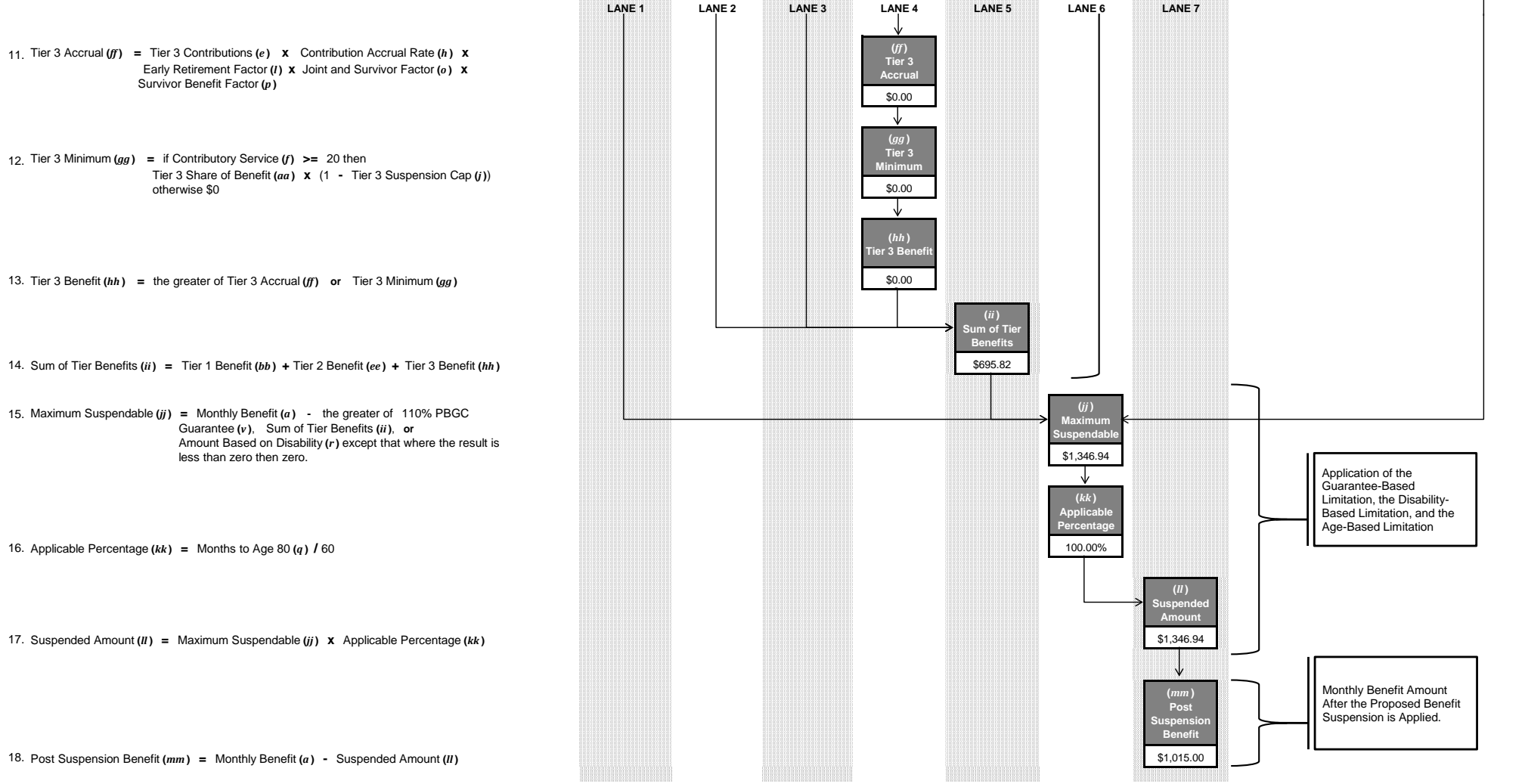
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$2,361.94	\$155,984.00	\$155,984.00	\$0.00	\$0.00	17	17.694	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$2,361.94	\$155,984.00	\$155,984.00	\$0.00	\$0.00	17	17.694	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



The benefit suspension of the participant's monthly benefit of \$2,361.94 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). However, the disability-based limitation applies because \$1,015 (Amount Based on Disability - r) of the participant's benefit is based on disability and this amount is higher than \$695.82 (Sum of Tier Benefits - ii; 110% PBGC Guarantee - v), the reduced benefit amount per the proposed suspension and guarantee-based limitation. As a result, the maximum amount that can be suspended is \$1,346.94 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$1,015 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$2,361.94	\$155,984.00	\$155,984.00	\$0.00	\$0.00	17	17.694	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00

LANE 1 LANE 2 LANE 3 LANE 4 LANE 5 LANE 6 LANE 7

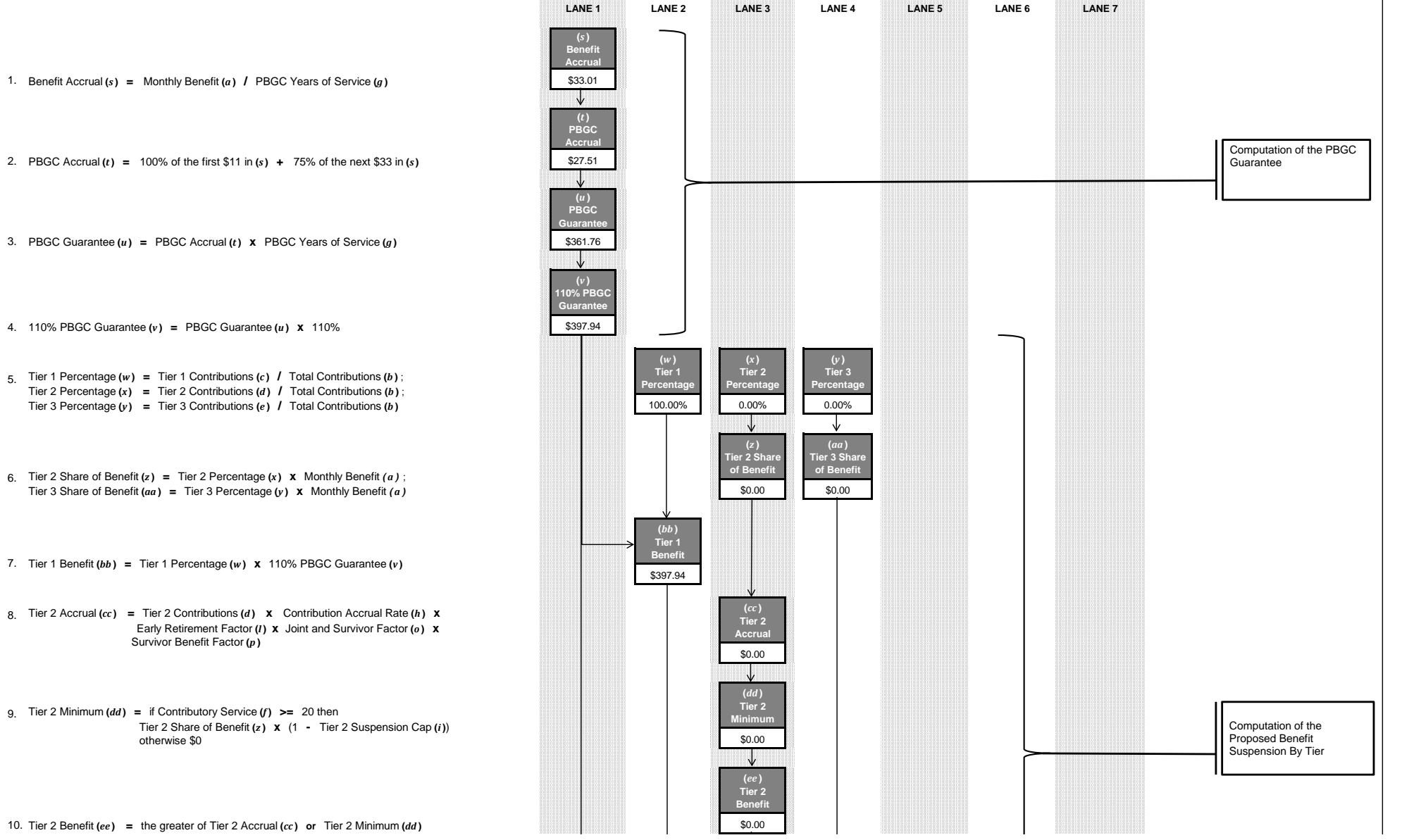
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 20 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 21 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with less than 20 Years of Contributory Service

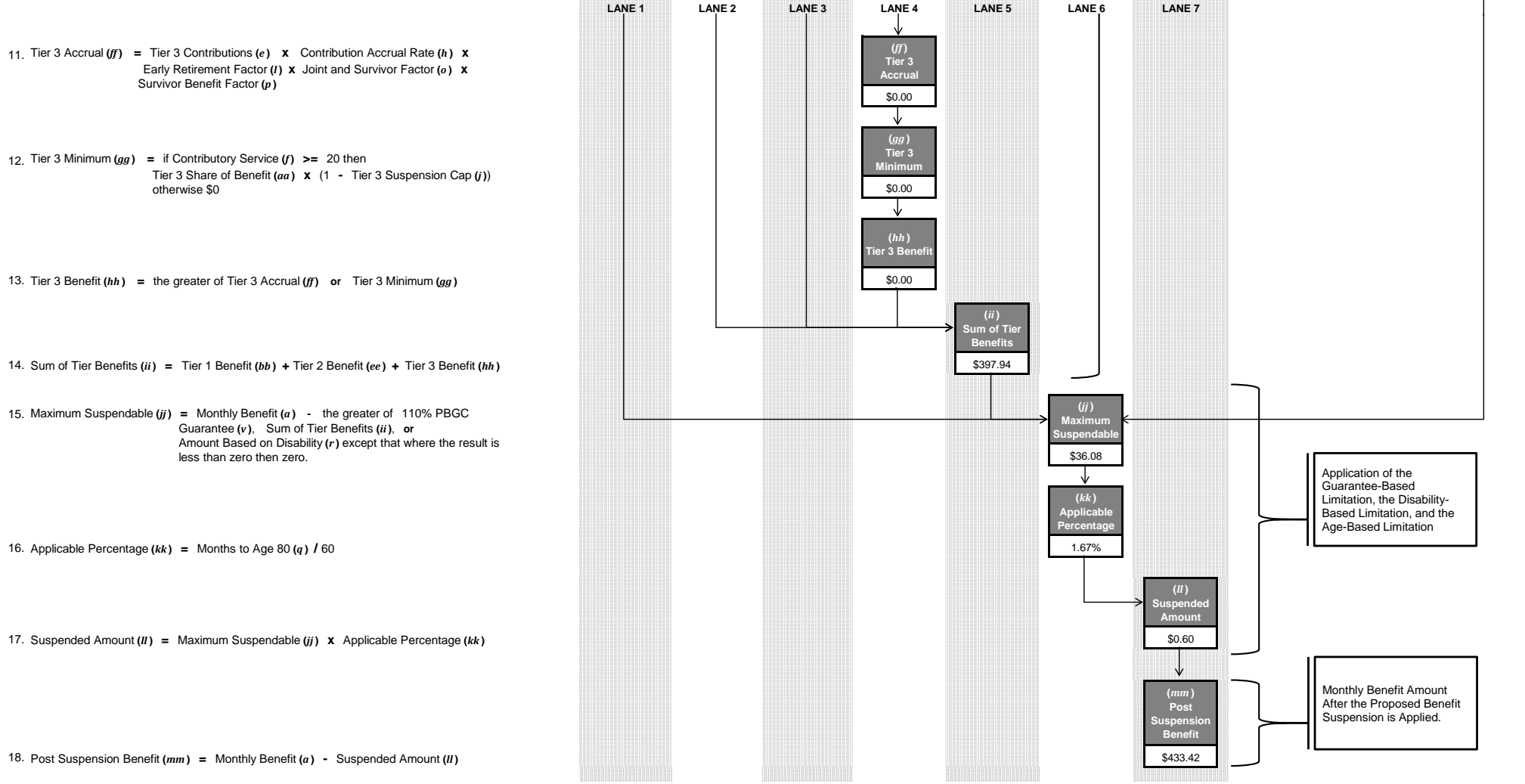
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$434.02	\$25,850.00	\$25,850.00	\$0.00	\$0.00	12.675	13.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	1	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$434.02	\$25,850.00	\$25,850.00	\$0.00	\$0.00	12.675	13.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	1	\$0.00



The benefit suspension of the participant's monthly benefit of \$434.02 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the age-based limitation applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 1.67% (Applicable Percentage - kk) and \$36.08 (Maximum Suspensible - jj) resulting in \$0.60 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would be reduced to \$433.42 (Post Suspension Benefit - mm) which is the result of \$434.02 (Monthly Benefit - a) minus \$0.60 (Suspended Amount - ll).

Note: The participant's birth date is in August 1936, making the participant 79 years and 11 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 1 (Months to Age 80 - q) month during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (August 2016).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$434.02	\$25,850.00	\$25,850.00	\$0.00	\$0.00	12.675	13.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	1	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

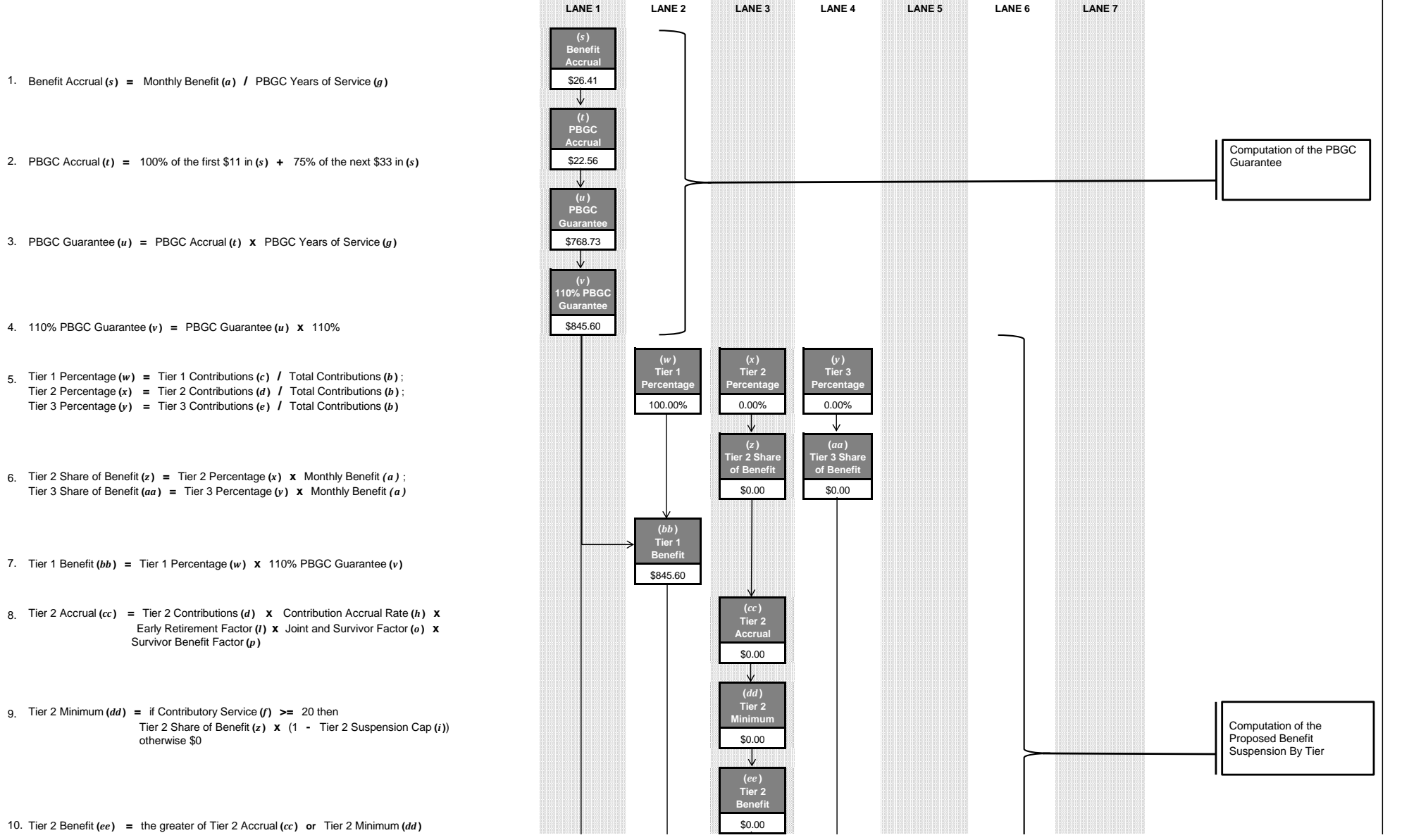
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 21 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 22 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with 20 or more Years of Contributory Service

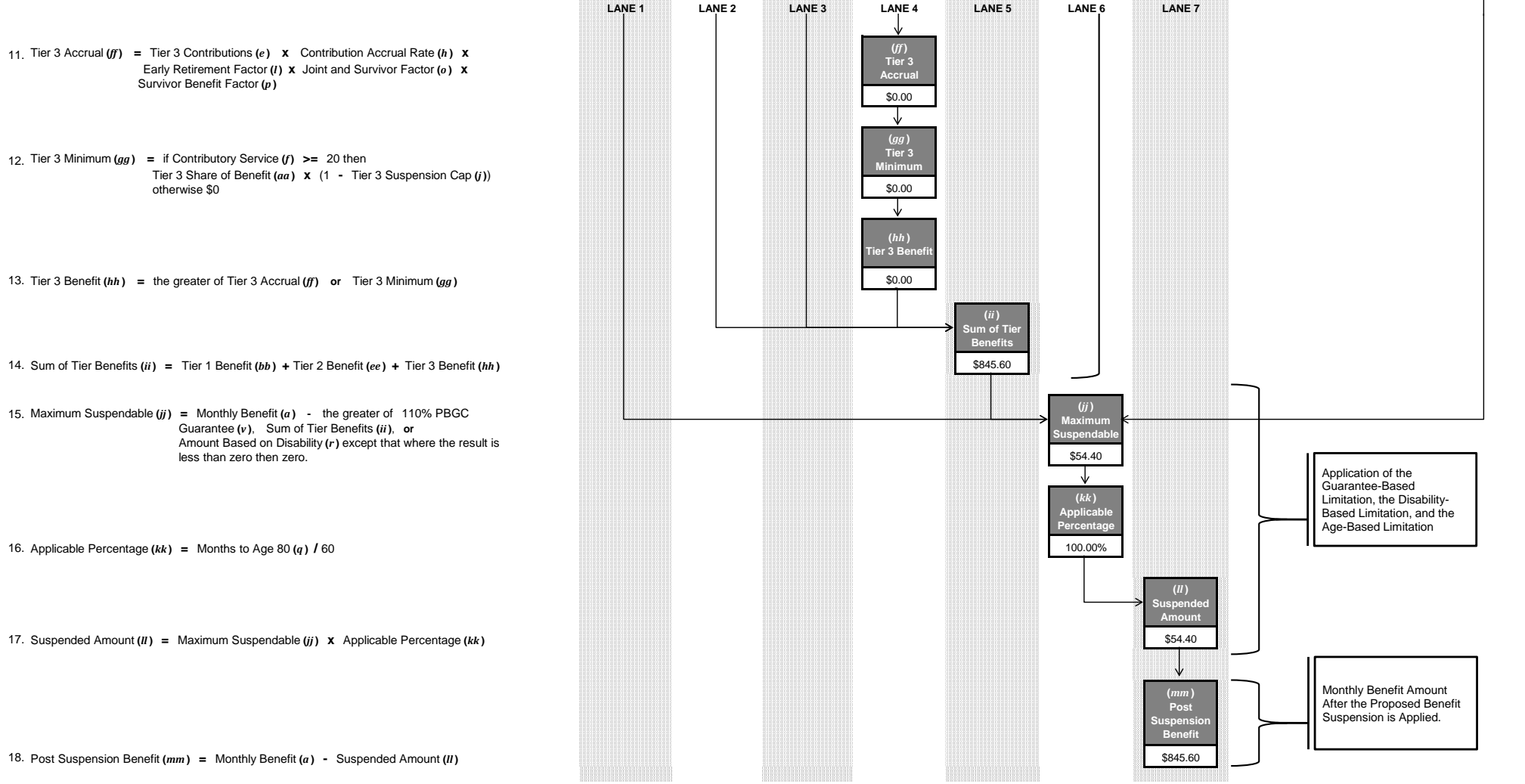
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$900.00	\$51,260.50	\$51,260.50	\$0.00	\$0.00	33.725	34.075	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$900.00	\$51,260.50	\$51,260.50	\$0.00	\$0.00	33.725	34.075	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The benefit suspension of the participant's monthly benefit of \$900 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The age-based limitation does not apply because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and the disability-based limitation does not apply because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. A benefit suspension applied to the maximum extent permissible is one that reduces the benefit to \$845.60 (110% PBGC Guarantee - v), the guarantee-based limitation. As a result, the participant's monthly benefit would be reduced to \$845.60 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$900.00	\$51,260.50	\$51,260.50	\$0.00	\$0.00	33.725	34.075	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

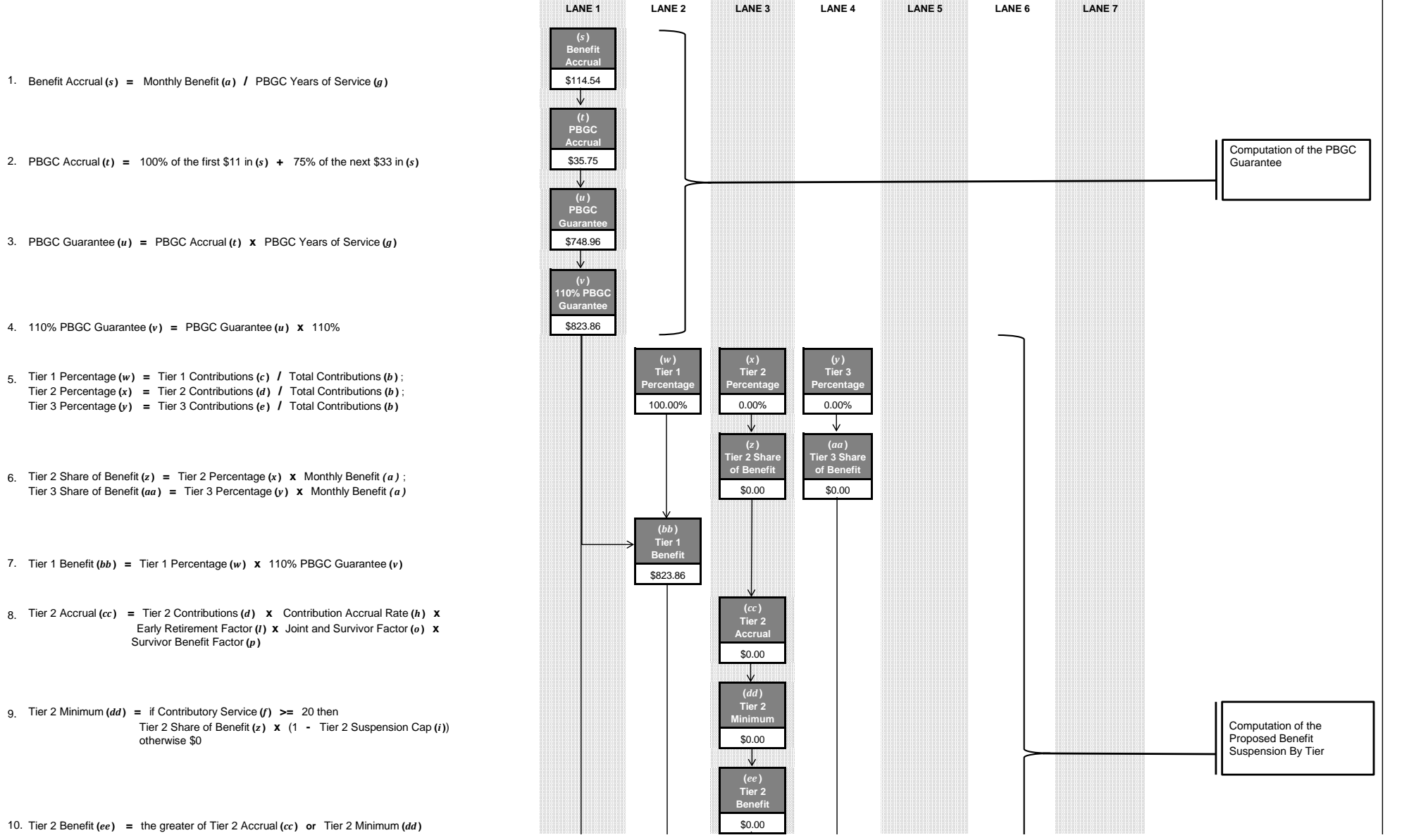
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 22 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 23 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with 20 or more Years of Contributory Service

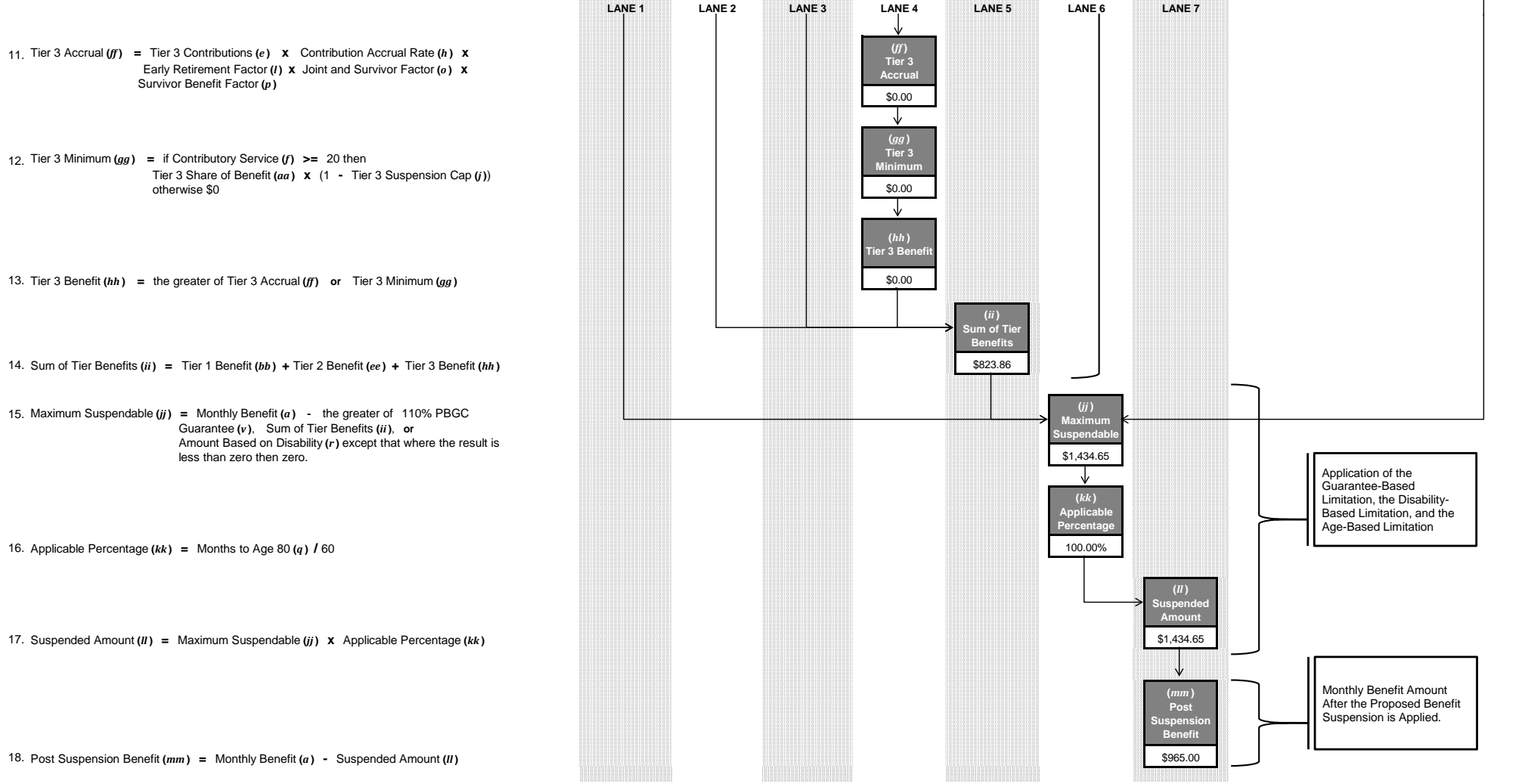
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$2,399.65	\$157,672.00	\$157,672.00	\$0.00	\$0.00	20.95	20.95	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$965.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$2,399.65	\$157,672.00	\$157,672.00	\$0.00	\$0.00	20.95	20.95	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$965.00



The benefit suspension of the participant's monthly benefit of \$2,399.65 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). However, the disability-based limitation applies because \$965 (Amount Based on Disability - r) of the participant's benefit is based on disability and this amount is higher than \$823.86 (Sum of Tier Benefits - ii; 110% PBGC Guarantee - v), the reduced benefit amount per the proposed suspension and guarantee based limitation. As a result, the maximum amount that can be suspended is \$1,434.65 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$965 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$2,399.65	\$157,672.00	\$157,672.00	\$0.00	\$0.00	20.95	20.95	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$965.00

LANE 1 LANE 2 LANE 3 LANE 4 LANE 5 LANE 6 LANE 7

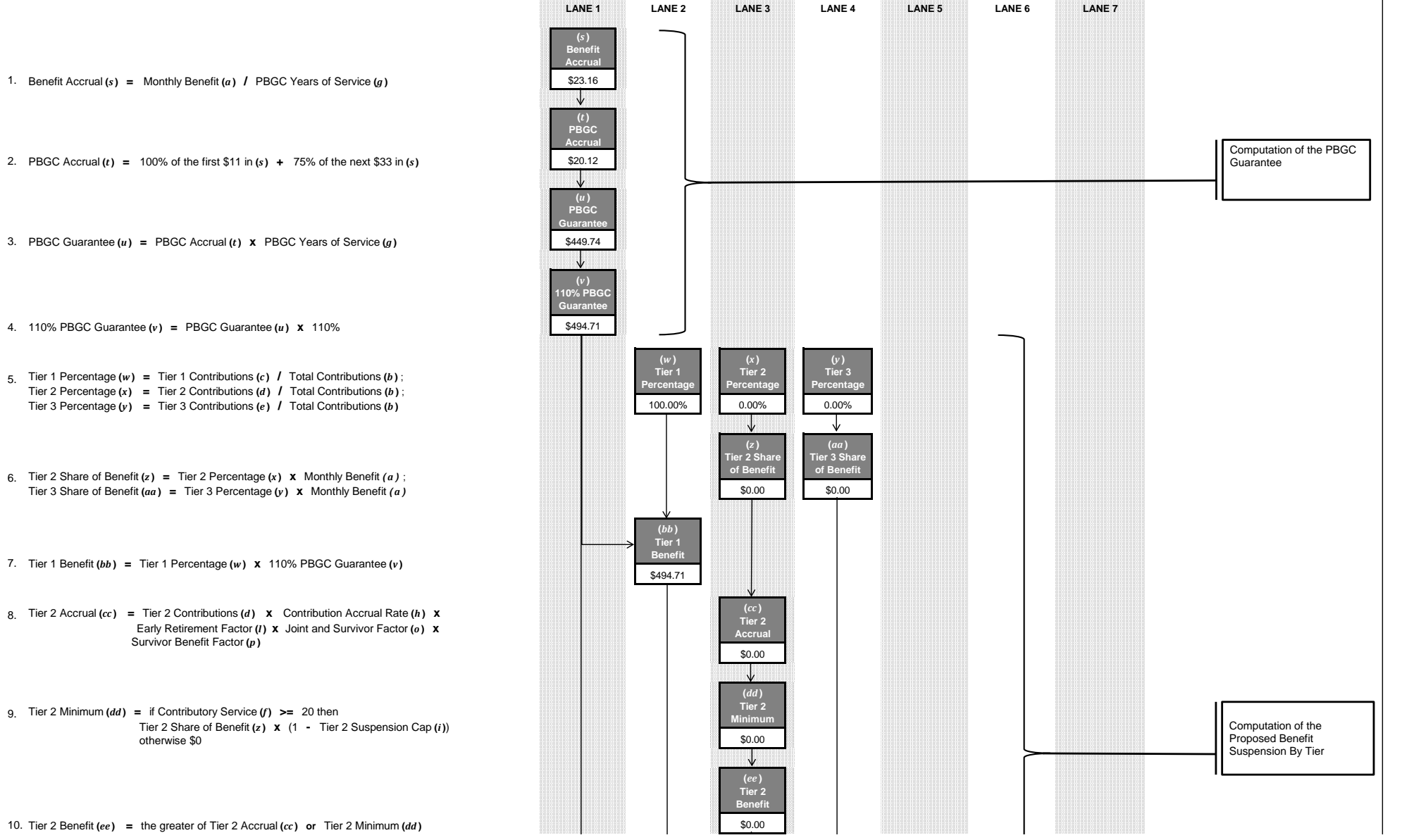
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 23 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 24 Calculation of the Proposed Benefit Suspension of a Tier 1 Terminated Vested Participant with 20 or more Years of Contributory Service

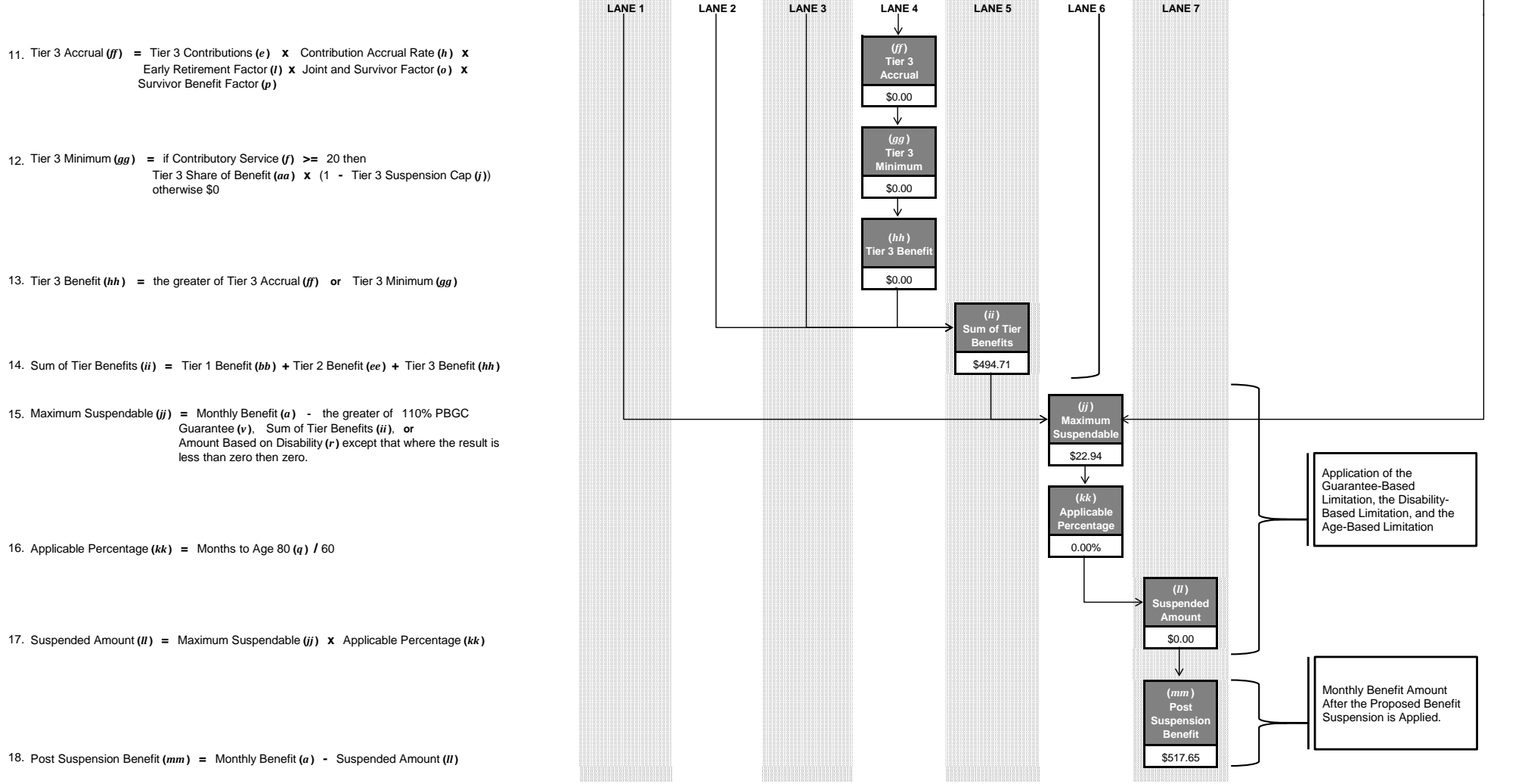
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$517.65	\$27,741.00	\$27,741.00	\$0.00	\$0.00	22	22.353	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	0	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$517.65	\$27,741.00	\$27,741.00	\$0.00	\$0.00	22	22.353	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	0	\$0.00



The benefit suspension of the participant's monthly benefit of \$517.65 (Monthly Benefit - a) is applied to the maximum extent permissible because 100% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the age-based limitation applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 0% (Applicable Percentage - kk) and \$22.94 (Maximum Suspensible - jj) resulting in \$0 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would remain at \$517.65 (Post Suspension Benefit - mm) which is the result of \$517.65 (Monthly Benefit - a) minus \$0 (Suspended Amount - ll).

Note: The participant's birth date is in April 1936, making the participant 80 years and 3 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 0 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (April 2016).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$517.65	\$27,741.00	\$27,741.00	\$0.00	\$0.00	22	22.353	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	0	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

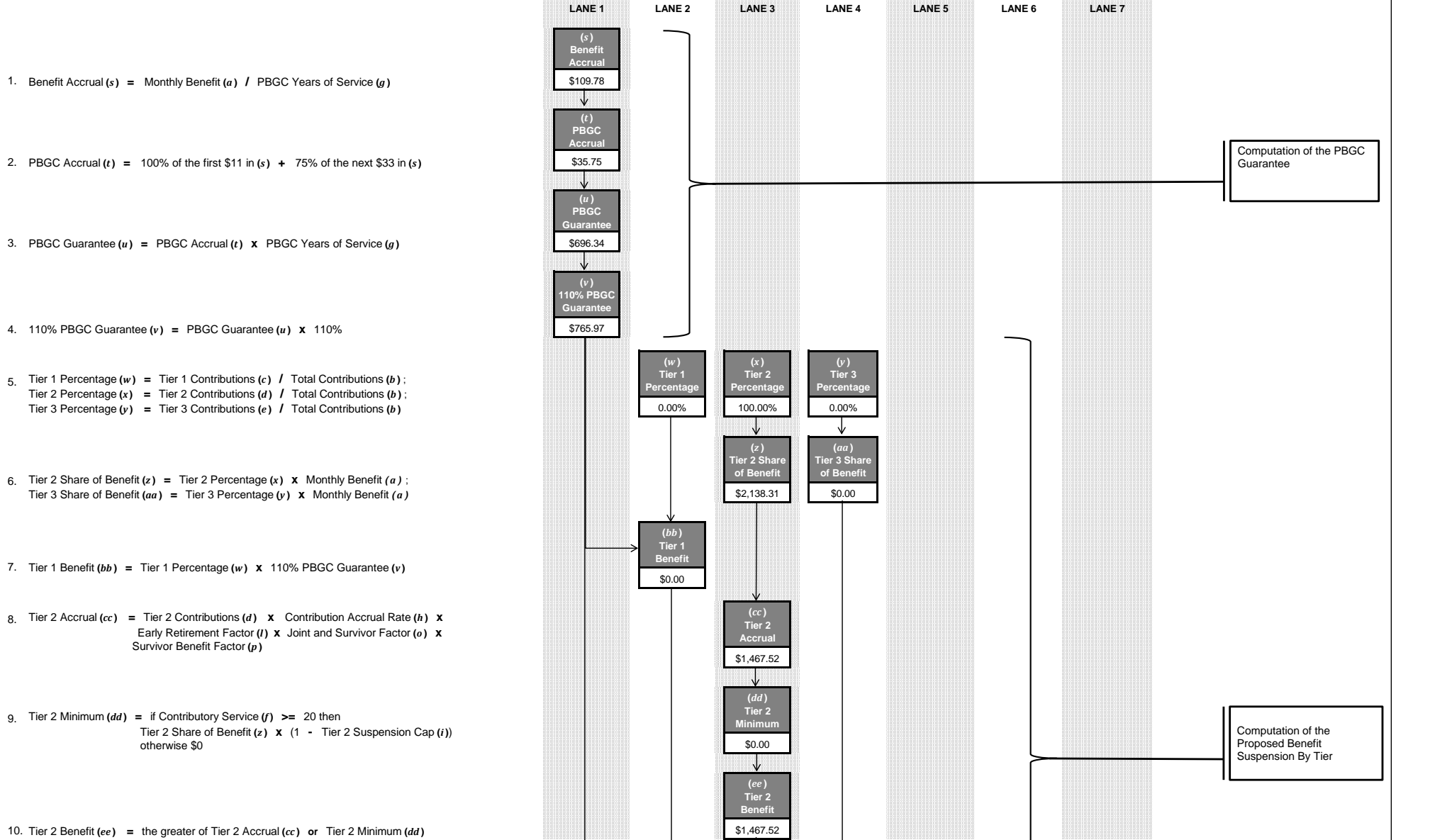
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 24 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 25 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

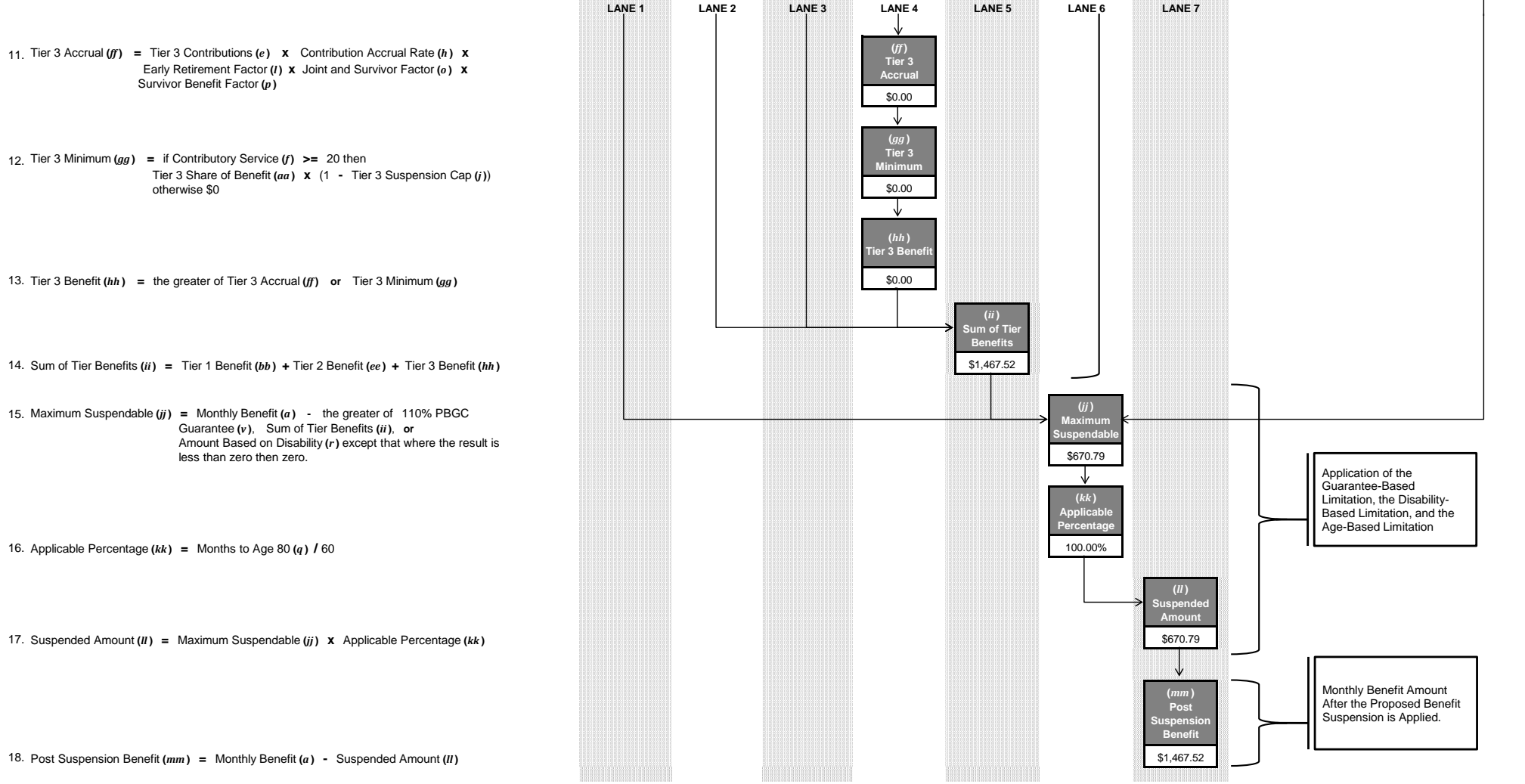
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,138.31	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,138.31	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The participant's monthly benefit of \$2,138.31 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$146,751.60 (Tier 2 Contributions - d). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q), there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability, and there is no applicable guarantee-based limitation because \$765.97 (110% PBGC Guarantee - v) is lower than \$1,467.52 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the retiree's monthly benefit would be reduced to \$1,467.52 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$2,138.31	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

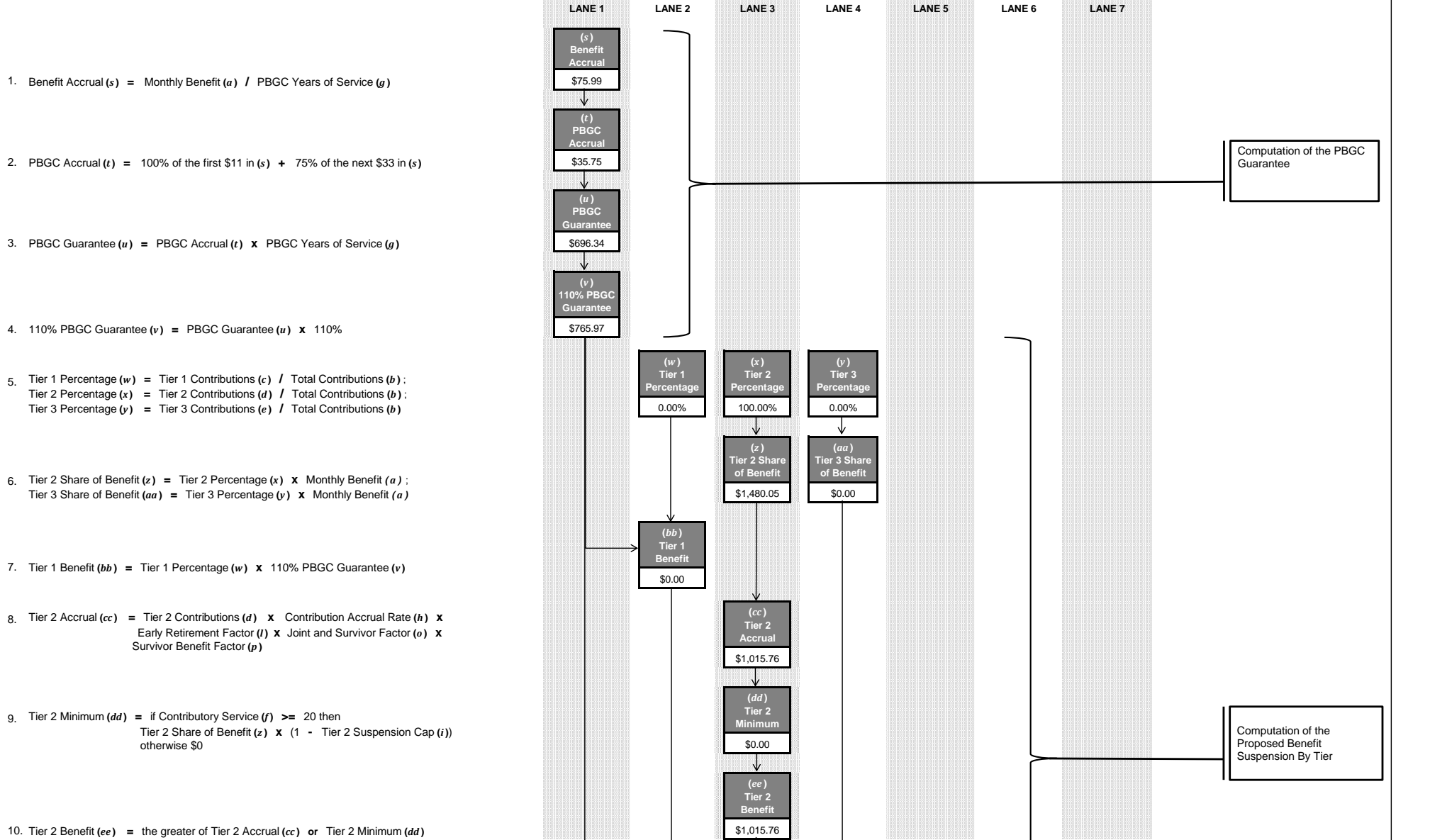
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 25 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 25A Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service*

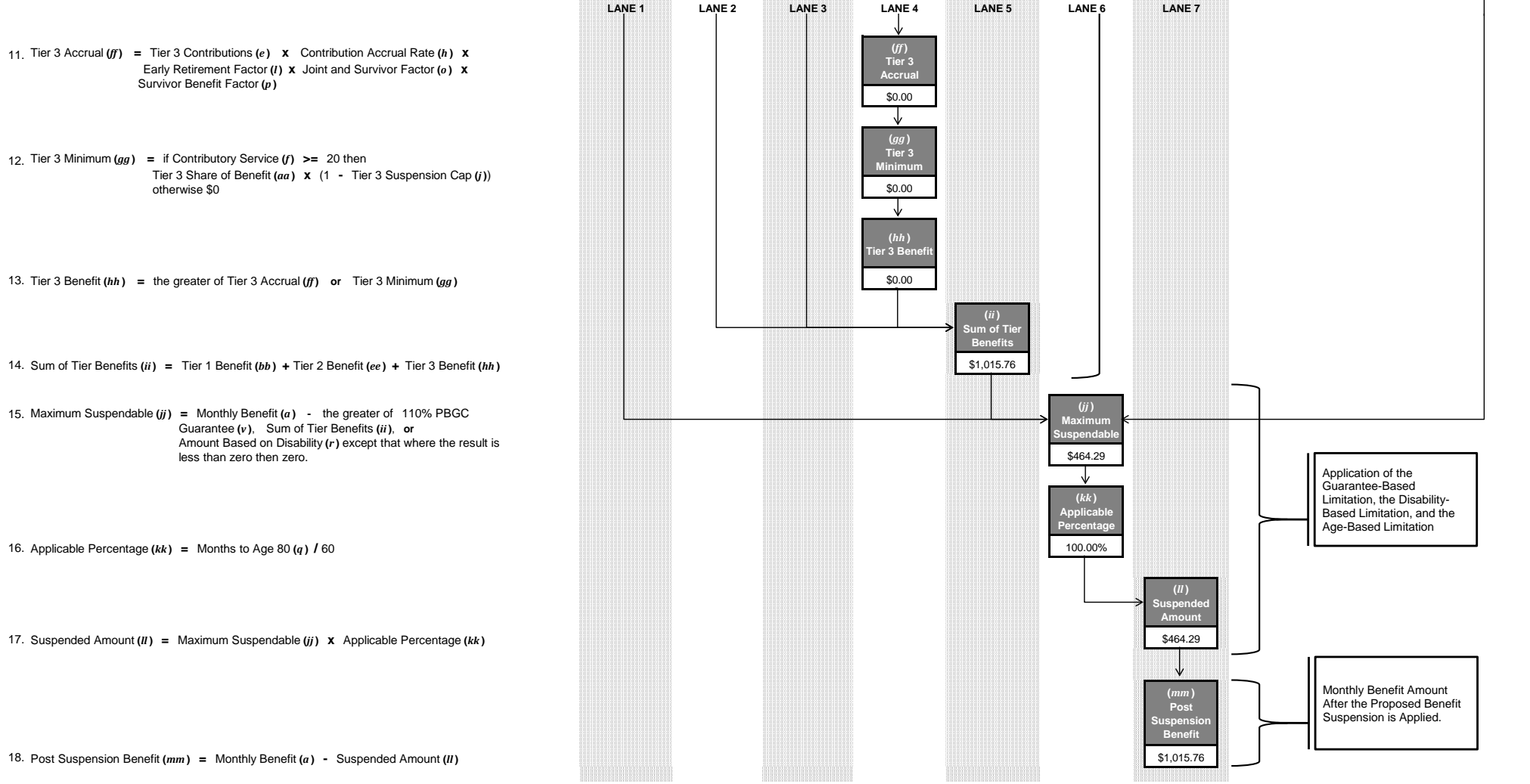
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,480.05	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	62 years; 0 months	0.82	59	Joint and 75% Surviving Spouse	0.8441	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,480.05	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	62 years; 0 months	0.82	59	Joint and 75% Surviving Spouse	0.8441	1	60	\$0.00



The participant's monthly benefit of \$1,480.05 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$146,751.60 (Tier 2 Contributions - d) Times 0.82 (Early Retirement Factor - l) times 0.8441 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q), there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability, and there is no applicable guarantee-based limitation because \$0 (110% PBGC Guarantee - v) is lower than \$1,015.76 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the participant's monthly benefit would be reduced to \$1,015.76 (Post Suspension Benefit - mm).

*To illustrate how the benefit of a participant who is not in pay status is calculated at retirement, this example assumes the active participant from Example 25 retires at age 62, has a spouse who is age 59 at retirement, and elects the Joint and 75% Surviving Spouse option as the form of payment.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,480.05	\$146,751.60	\$0.00	\$146,751.60	\$0.00	19.478	19.478	1.0%	50%	40%	62 years; 0 months	0.82	59	Joint and 75% Surviving Spouse	0.8441	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

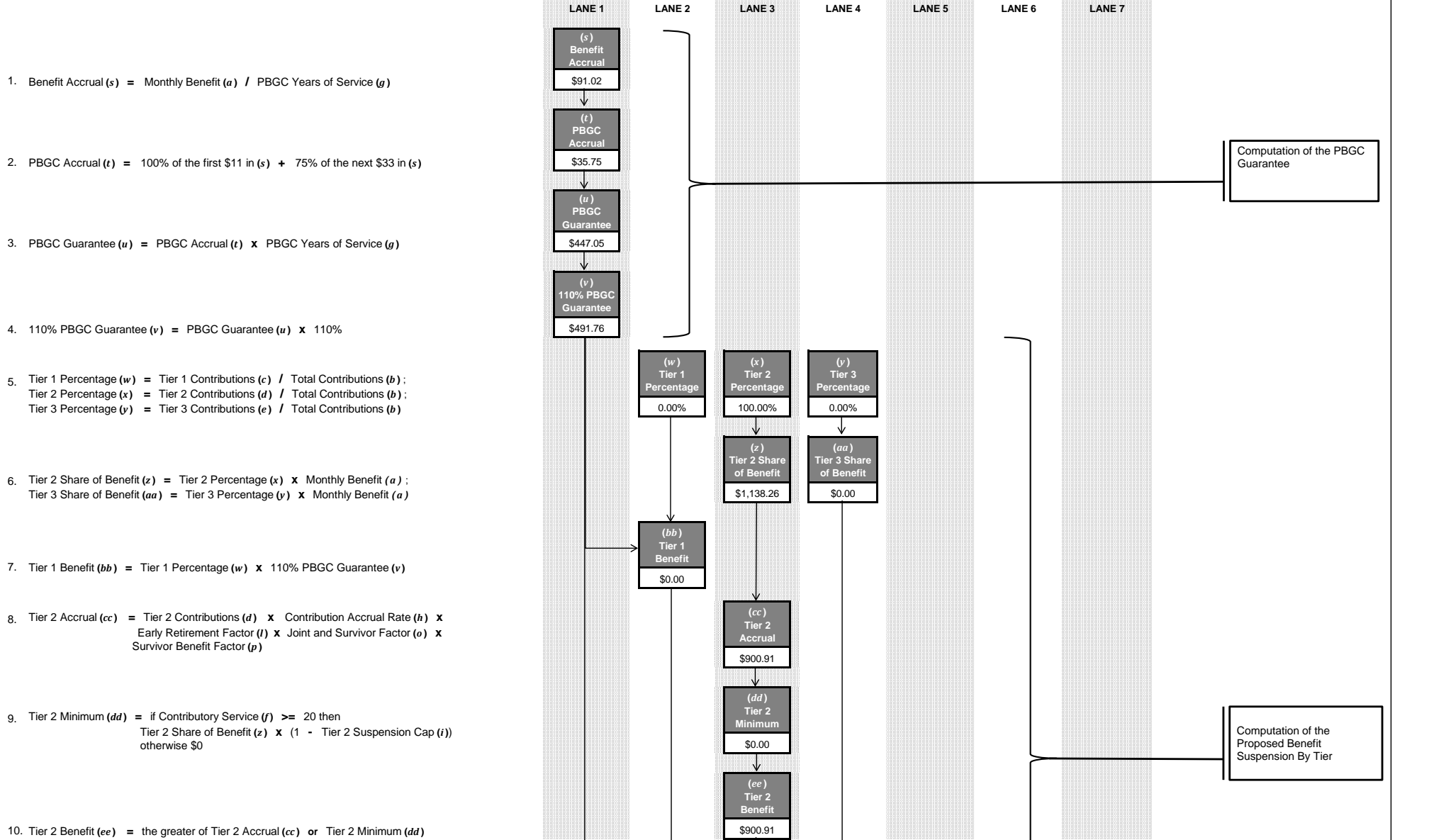
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 25A (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 26 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

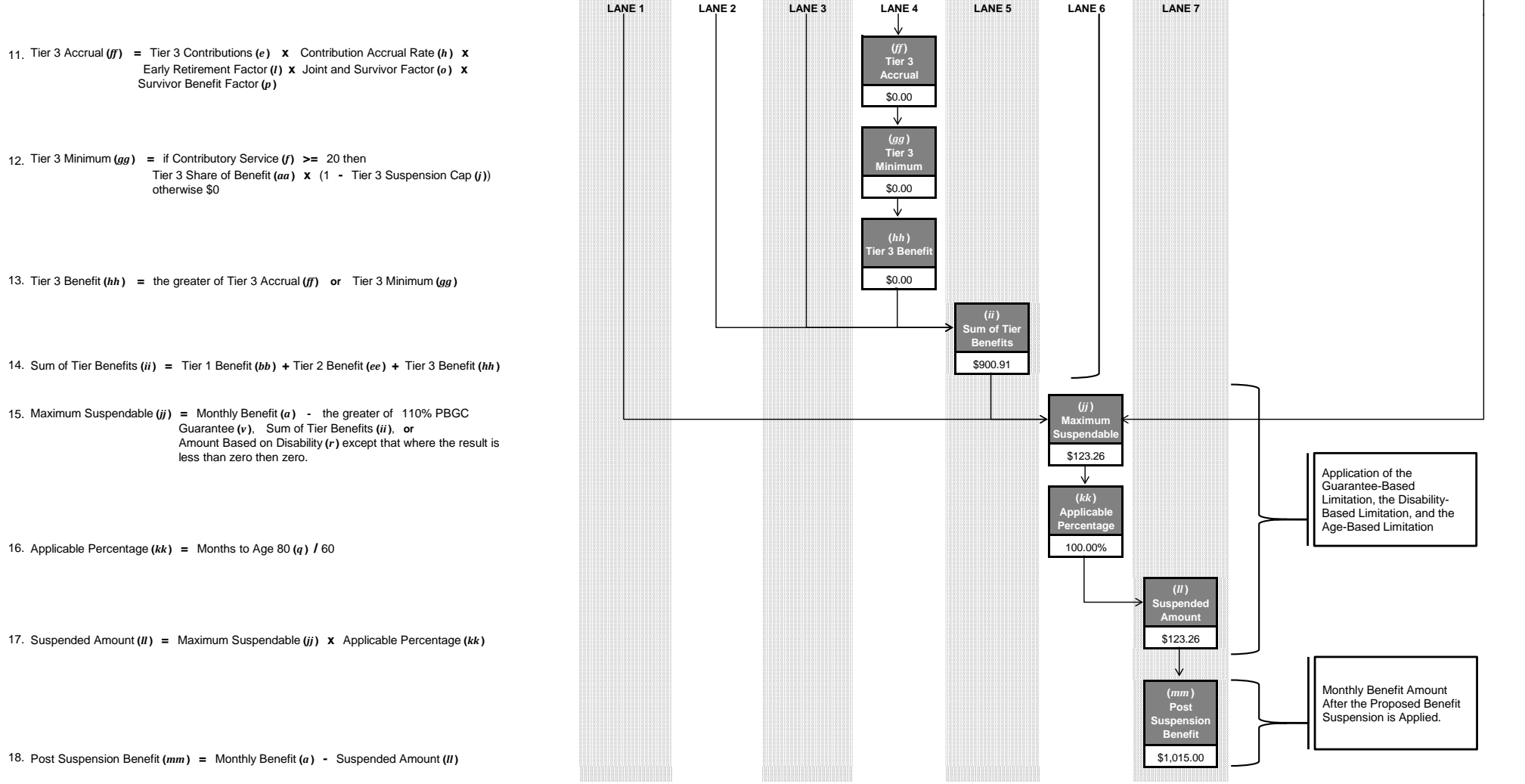
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,138.26	\$90,090.80	\$0.00	\$90,090.80	\$0.00	12.072	12.505	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,138.26	\$90,090.80	\$0.00	\$90,090.80	\$0.00	12.072	12.505	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



The active participant's monthly benefit of \$1,138.26 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$90,090.80 (Tier 2 Contributions - d). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable guarantee-based limitation because \$491.76 (110% PBGC Guarantee - v) is lower than \$900.91 (Sum of Tier Benefits - ii). However, the disability-based limitation applies because \$1,015 (Amount Based on Disability - r) of the participant's benefit is based on disability and this amount is higher than \$900.91 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$123.26 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$1,015 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the active participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$1,138.26	\$90,090.80	\$0.00	\$90,090.80	\$0.00	12.072	12.505	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

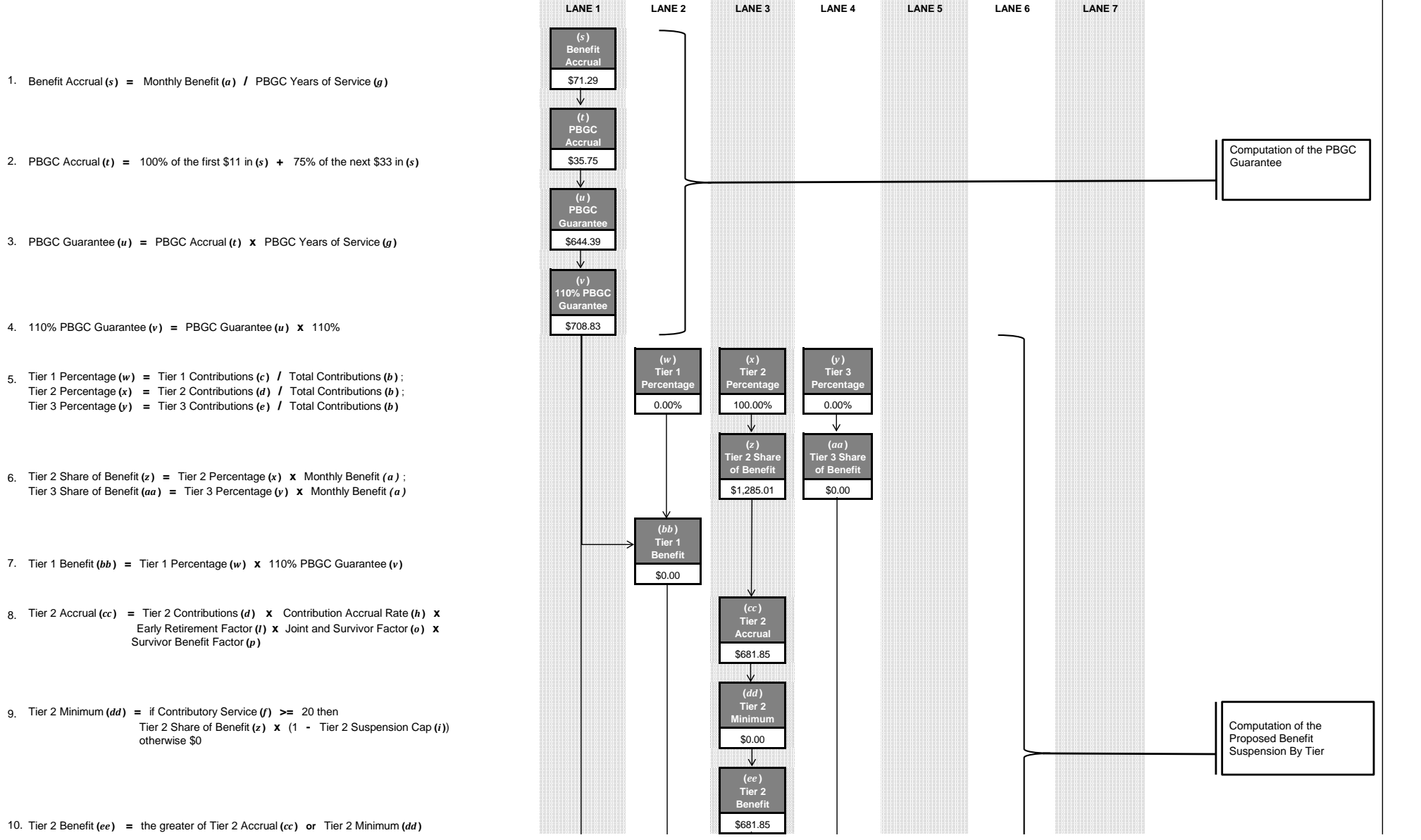
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 26 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 27 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

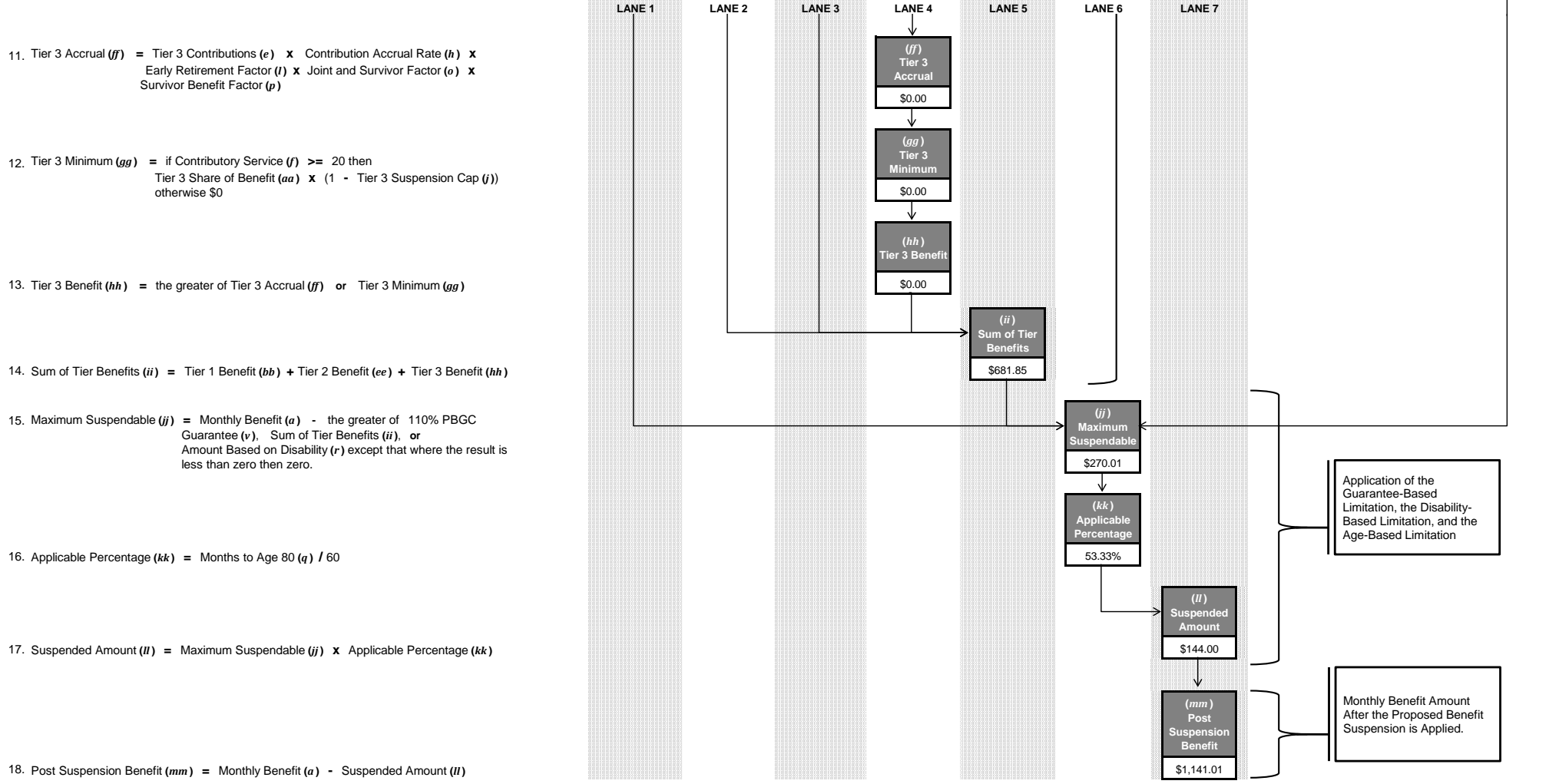
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,285.01	\$68,185.00	\$0.00	\$68,185.00	\$0.00	17.575	18.025	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	32	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,285.01	\$68,185.00	\$0.00	\$68,185.00	\$0.00	17.575	18.025	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	32	\$1,015.00



The benefit suspension of the retiree's monthly benefit of \$1,285.01 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$68,185 (Tier 2 Contributions - d) times 1 (Early Retirement Factor - l) times 1 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, the disability-based limitation and the guarantee-based limitation apply because \$1,015 (Amount Based on Disability - r) and \$708.83 (110% PBGC Guarantee - v) are higher than \$681.85 (Sum of Tier Benefits - ii). Since \$1,015 (Amount Based on Disability - r) is higher than \$708.83 (110% PBGC Guarantee - v) the disability-based limitation prevails and the maximum amount that can be suspended is \$270.01 (Maximum Suspensible - jj). In addition, the age-based limitation also applies because the retiree has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 53.33% (Applicable Percentage - kk) and \$270.01 (Maximum Suspensible - jj) resulting in \$144 (Suspended Amount - ll). Accordingly, the retiree's monthly benefit would be reduced to \$1,141.01 (Post Suspension Benefit - mm) which is the result of \$1,285.01 (Monthly Benefit - a) minus \$144 (Suspended Amount - ll).

Note: The retiree's birth date is in March 1939, making the retiree 77 years and 4 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 32 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (March 2019).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,285.01	\$68,185.00	\$0.00	\$68,185.00	\$0.00	17.575	18.025	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	32	\$1,015.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 27 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 28 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or **Beneficiary** Participant with 20 or more Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$850.35	\$39,638.00	\$0.00	\$39,638.00	\$0.00	30	30.493	1.0%	50%	40%	53 years; 1 month	0.7	54 years	Joint And 50% Surviving Spouse	0.9417	0.5	60	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

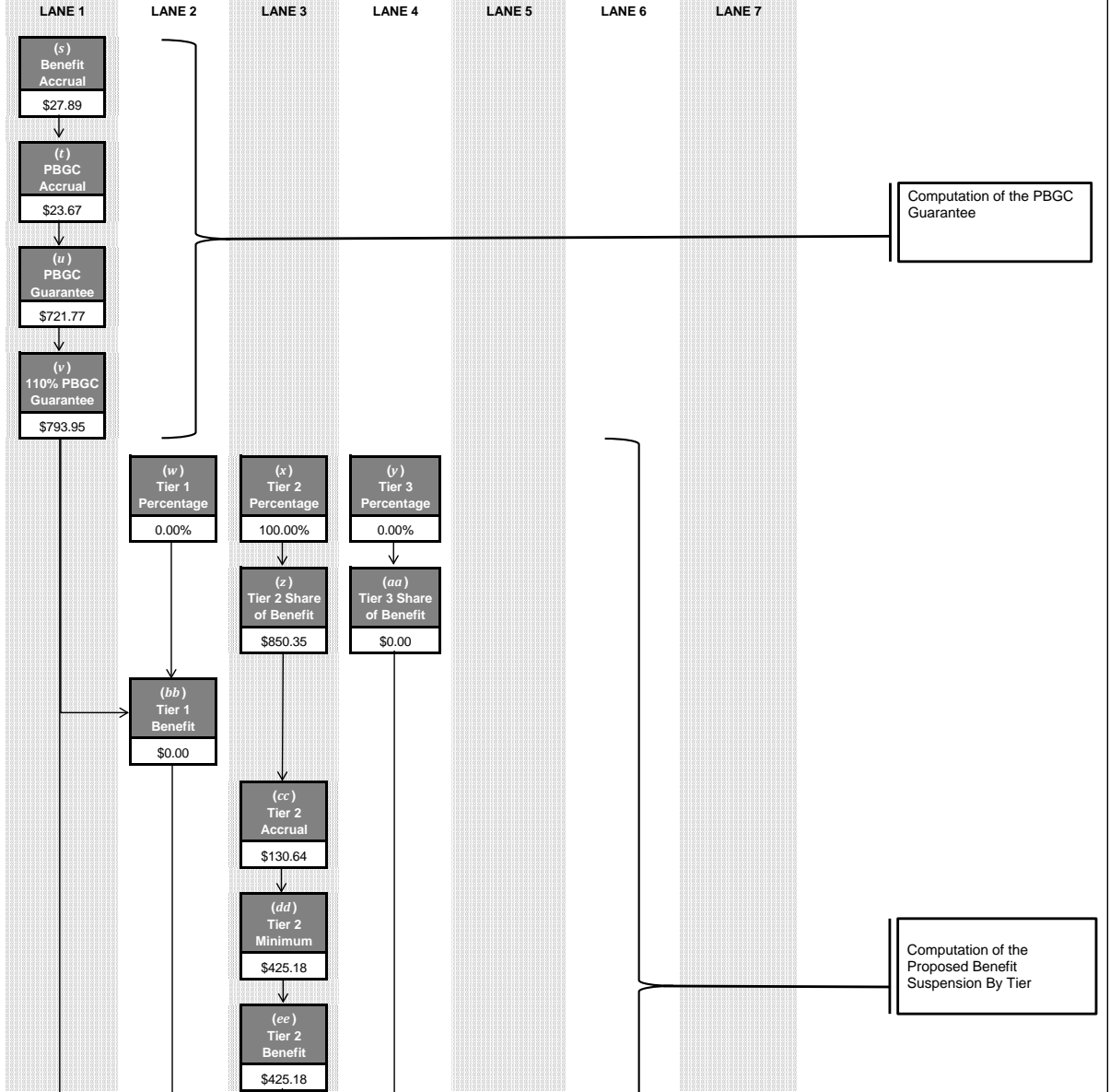
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

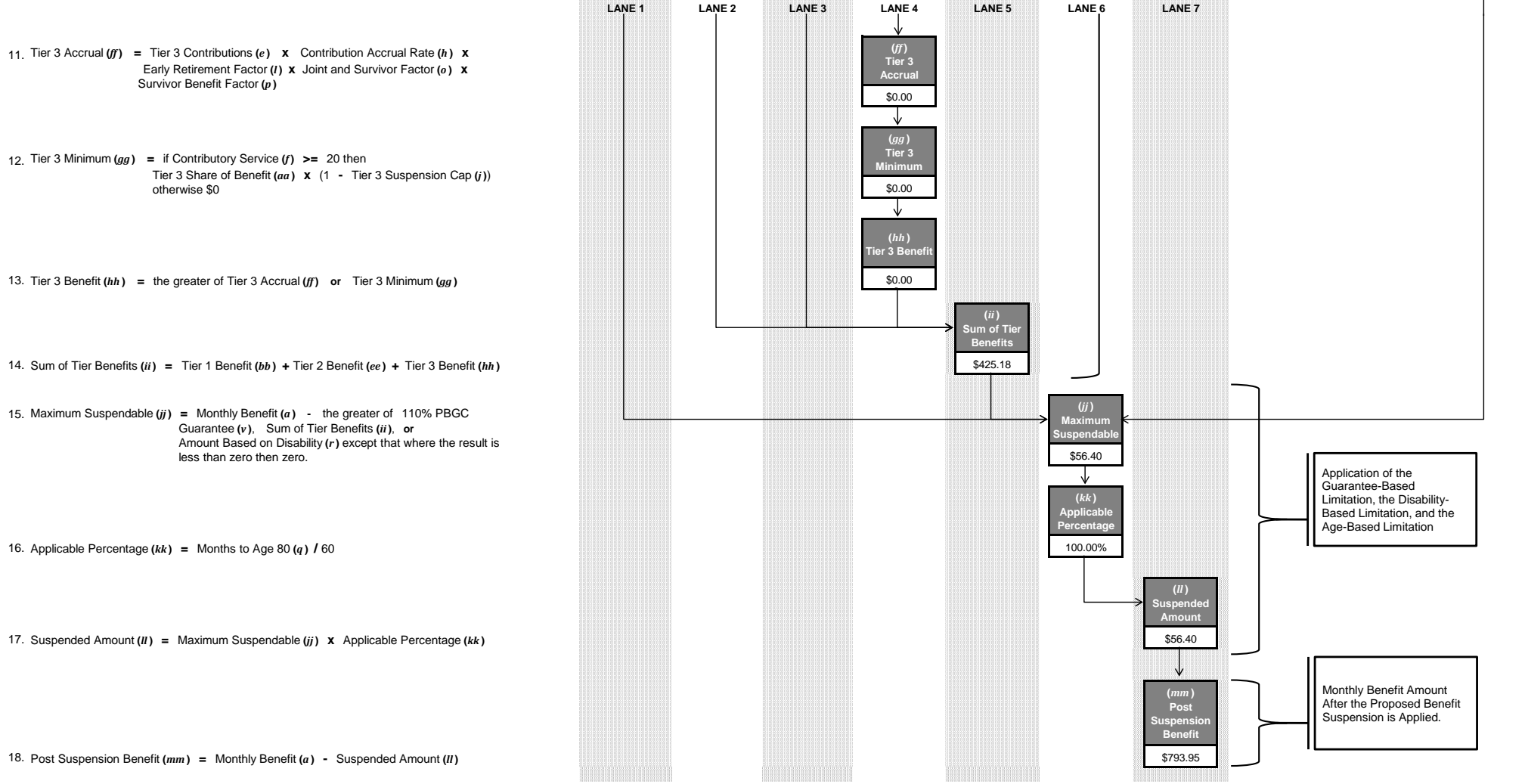
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$850.35	\$39,638.00	\$0.00	\$39,638.00	\$0.00	30	30.493	1.0%	50%	40%	53 years; 1 month	0.7	54 years	Joint And 50% Surviving Spouse	0.9417	0.5	60	\$0.00



The beneficiary's monthly benefit of \$850.35 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$39,638 (Tier 2 Contributions - d) times 0.7 (Early Retirement Factor - l) times 0.9417 (Joint and Survivor Factor - o) times 0.5 (Survivor Benefit Factor - p). A 50% cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant had 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the beneficiary has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the beneficiary's benefit is based on disability. However, the guarantee-based limitation applies because \$793.95 (110% PBGC Guarantee - v) is higher than \$425.18 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$56.40 (Maximum Suspensible - jj) and the beneficiary's monthly benefit would be reduced to \$793.95 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$850.35	\$39,638.00	\$0.00	\$39,638.00	\$0.00	30	30.493	1.0%	50%	40%	53 years; 1 month	0.7	54 years	Joint And 50% Surviving Spouse	0.9417	0.5	60	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

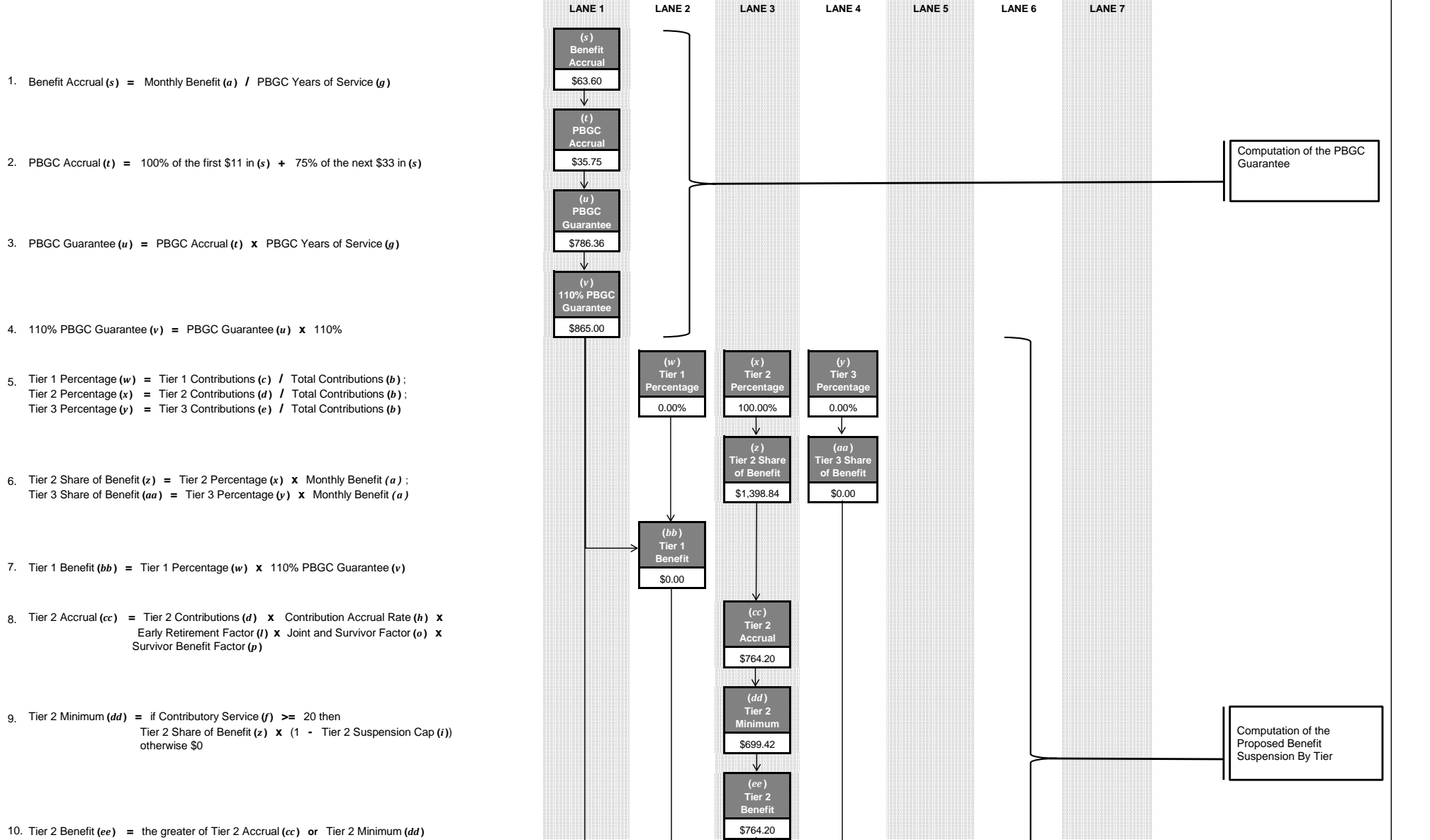
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 28 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 29 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, Retired or Beneficiary Participant with 20 or more Years of Contributory Service

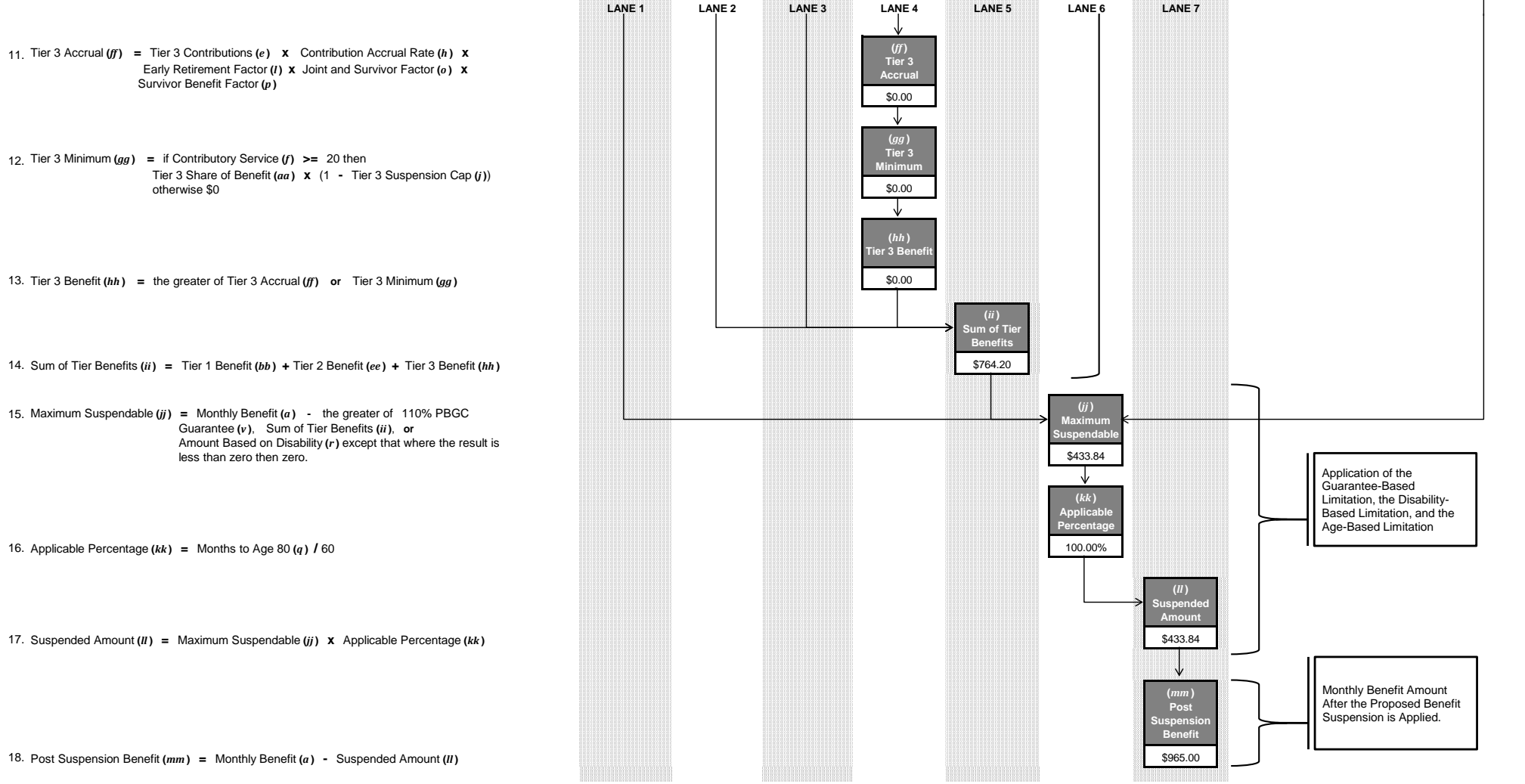
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,398.84	\$76,419.80	\$0.00	\$76,419.80	\$0.00	21.702	21.996	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$965.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,398.84	\$76,419.80	\$0.00	\$76,419.80	\$0.00	21.702	21.996	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$965.00



The retiree's monthly benefit of \$1,398.84 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$76,419.80 (Tier 2 Contributions - d) times 1 (Early Retirement Factor - l) times 1 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). There is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). Both, the guarantee-based limitation and the disability-based limitation apply because \$865 (110% PBGC Guarantee - v) and \$965 (Amount Based on Disability - r) are higher than \$764.20 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. Since \$965 (Amount Based on Disability - r), the disability-based limitation, is higher than \$865 (110% PBGC Guarantee - v), the guarantee-based limitation, the disability-based limitation prevails. As a result, the maximum amount that can be suspended is \$433.84 (Maximum Suspensible - jj) and the retiree's monthly benefit would be reduced to \$965 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,398.84	\$76,419.80	\$0.00	\$76,419.80	\$0.00	21.702	21.996	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$965.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 29 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 30 Calculation of the Proposed Benefit Suspension of a Tier 2 Active, **Retired** or Beneficiary Participant with 20 or more Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,805.00	\$80,034.80	\$0.00	\$80,034.80	\$0.00	33.35	33.65	1.0%	50%	40%	59 years; 3 months	0.835	57	Joint and 50% Surviving Spouse	0.9093	1	34	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

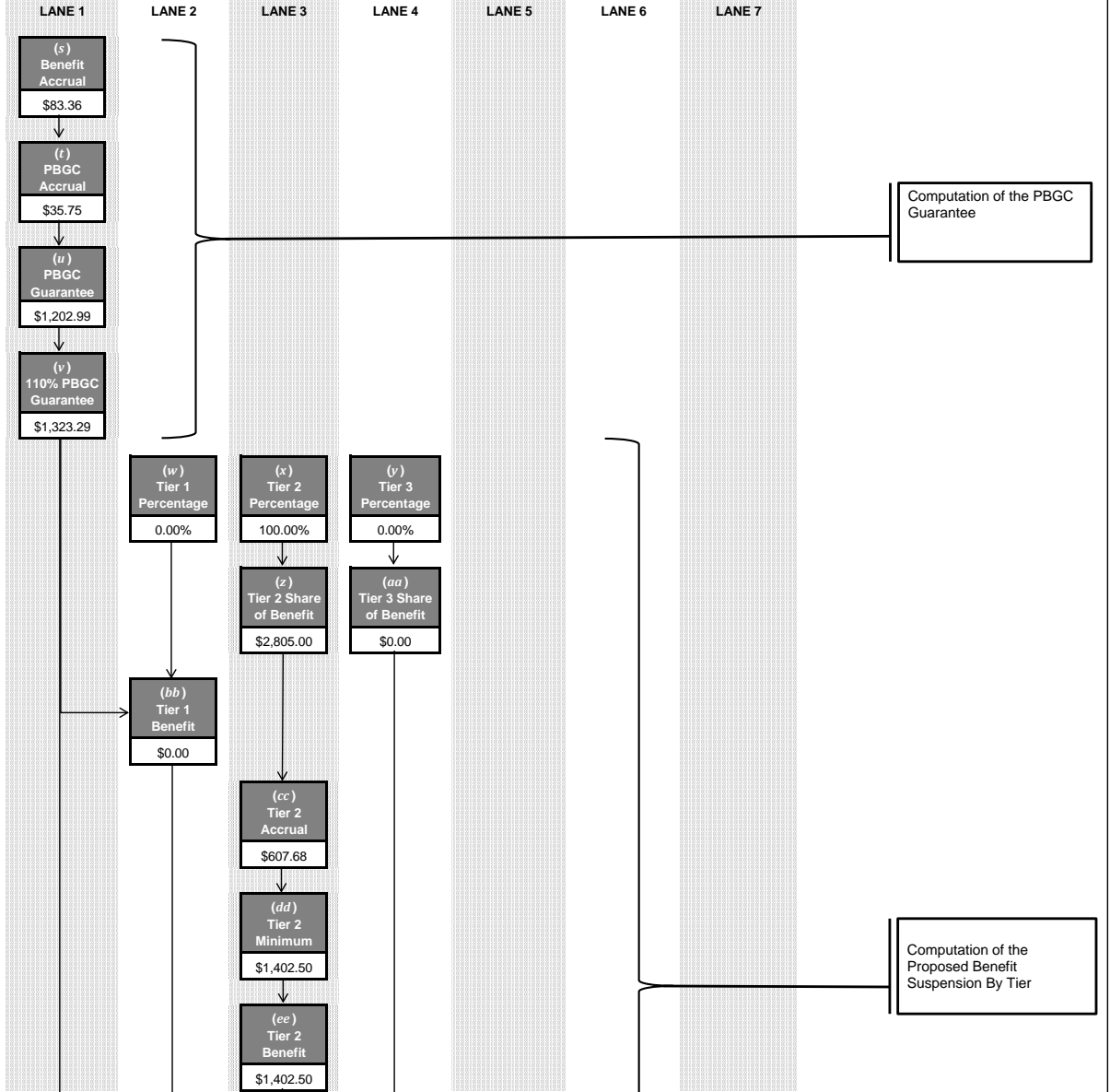
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

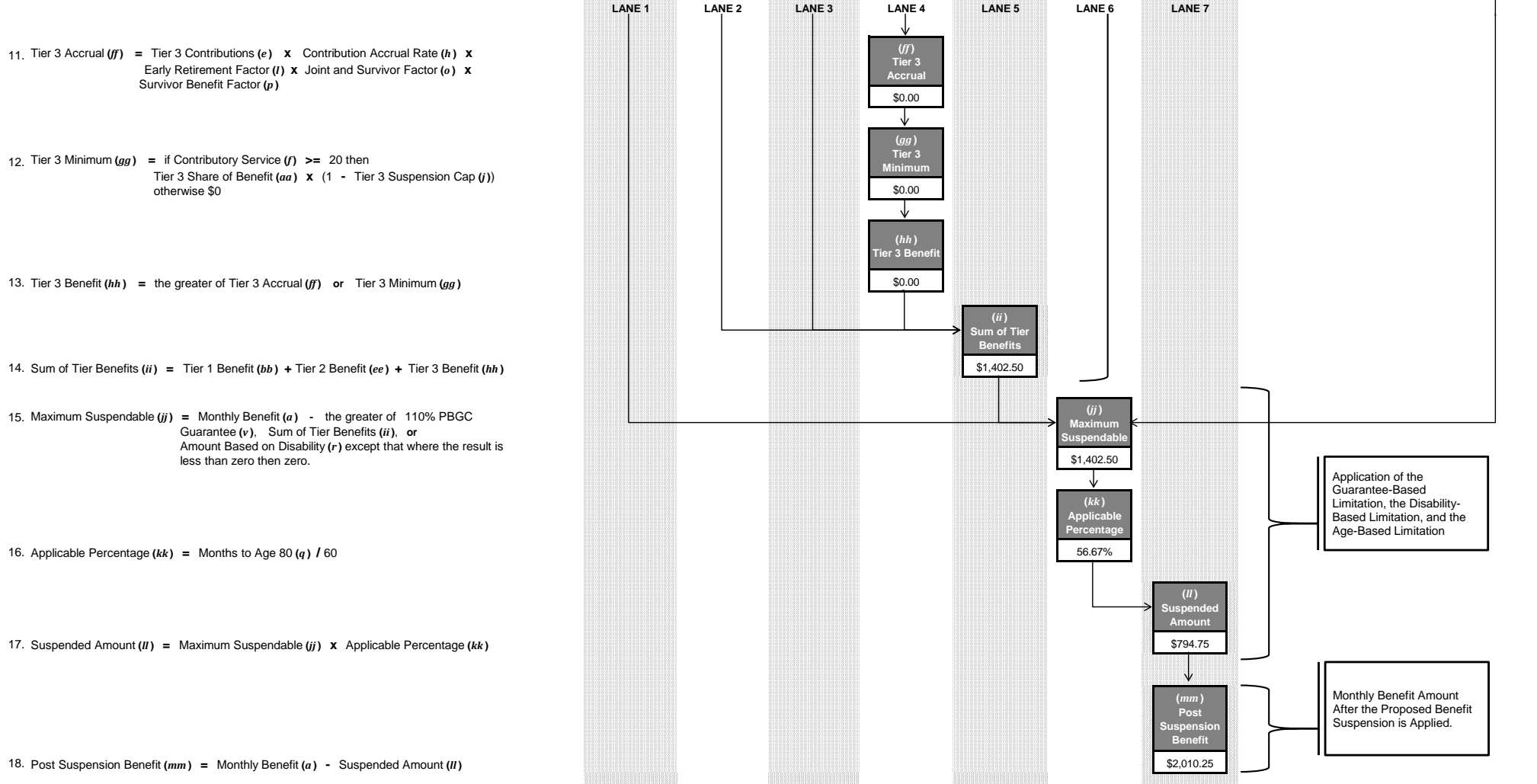
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,805.00	\$80,034.80	\$0.00	\$80,034.80	\$0.00	33.35	33.65	1.0%	50%	40%	59 years; 3 months	0.835	57	Joint and 50% Surviving Spouse	0.9093	1	34	\$0.00



The benefit suspension of the retiree's monthly benefit of \$2,805.00 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$80,034.80 (Tier 2 Contributions - d) times 0.835 (Early Retirement Factor - l) times 0.9093 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). A 50% cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the retiree's benefit is based on disability. However, the age-based limitation applies because the retiree has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 56.67% (Applicable Percentage - kk) and \$1,402.50 (Maximum Suspensible - jj) resulting in \$794.75 (Suspended Amount - II). Accordingly, the retiree's monthly benefit would be reduced to \$2,010.25 (Post Suspension Benefit - mm) which is the result of \$2,805.00 (Monthly Benefit - a) minus \$794.75 (Suspended Amount - II).

Note: The retiree's birth date is in May 1939, making the retiree 77 years and 2 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 34 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (May 2019).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$2,805.00	\$80,034.80	\$0.00	\$80,034.80	\$0.00	33.35	33.65	1.0%	50%	40%	59 years; 3 months	0.835	57	Joint and 50% Surviving Spouse	0.9093	1	34	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 30 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 31 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with less than 20 Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$475.42	\$23,771.00	\$0.00	\$23,771.00	\$0.00	6	6.3	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

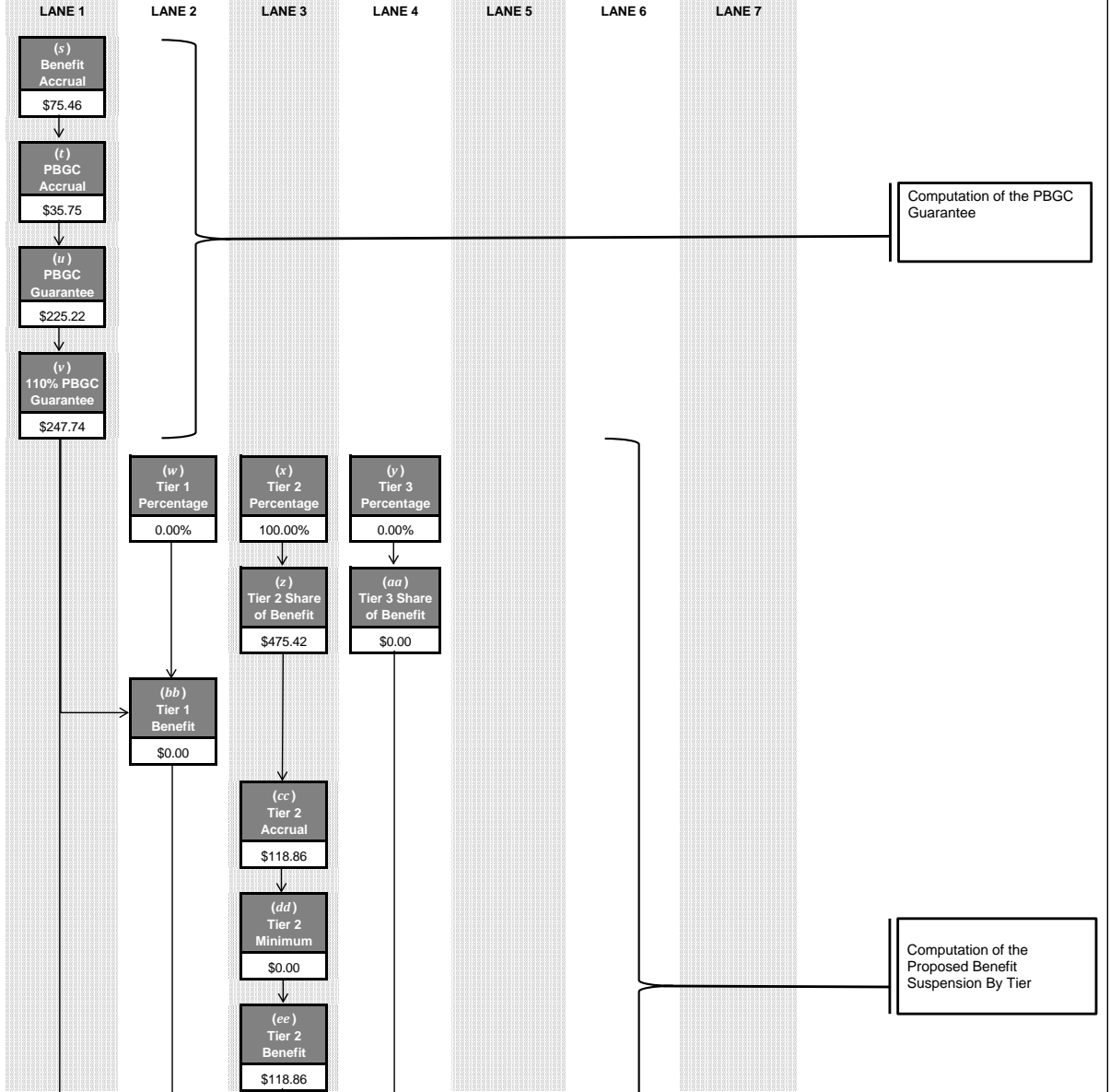
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

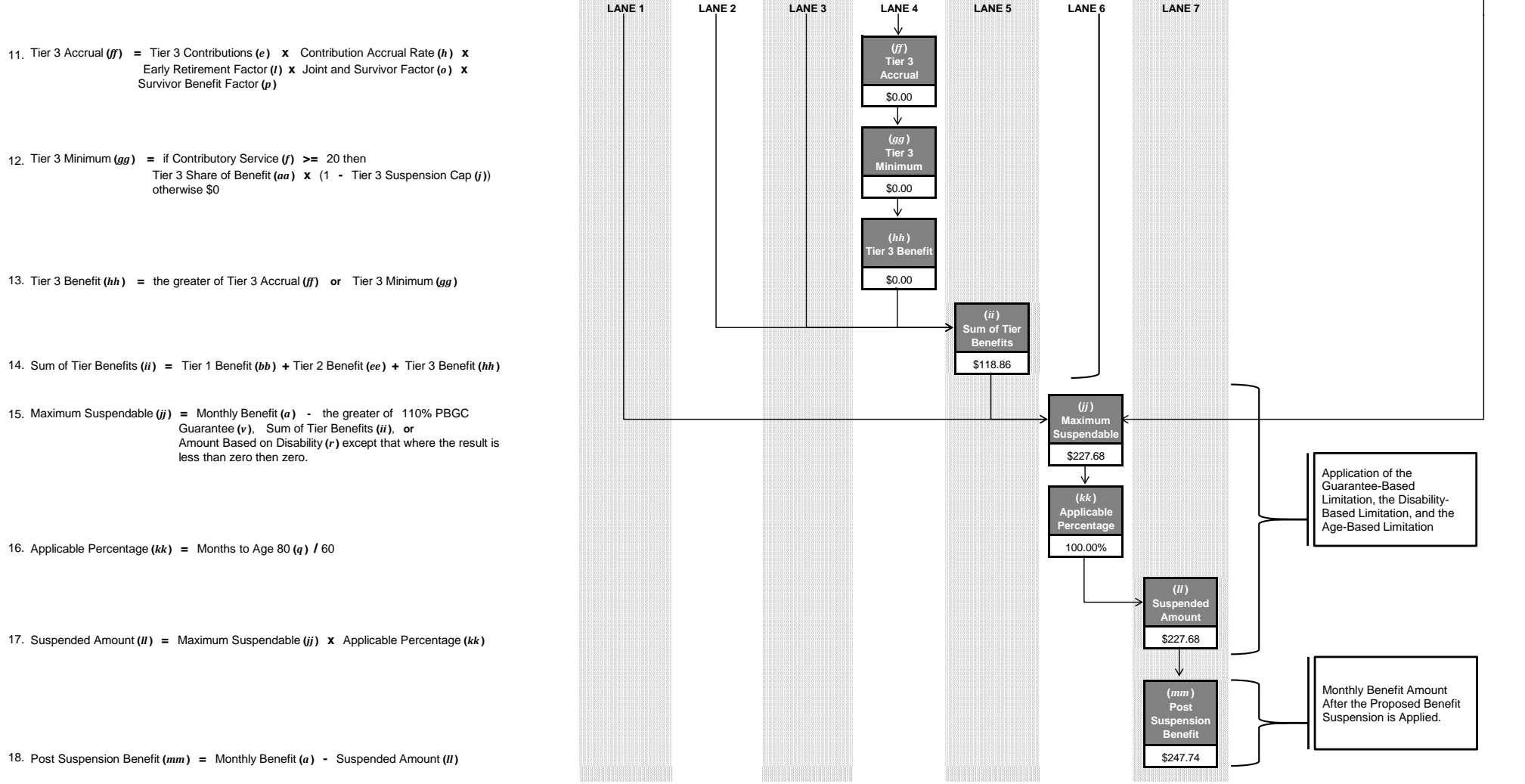
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$475.42	\$23,771.00	\$0.00	\$23,771.00	\$0.00	6	6.3	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The participant's monthly benefit of \$475.42 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$23,771 (Tier 2 Contributions - d). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$247.75 (110% PBGC Guarantee - v) is higher than \$118.86 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$227.67 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$247.75 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$475.42	\$23,771.00	\$0.00	\$23,771.00	\$0.00	6	6.3	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

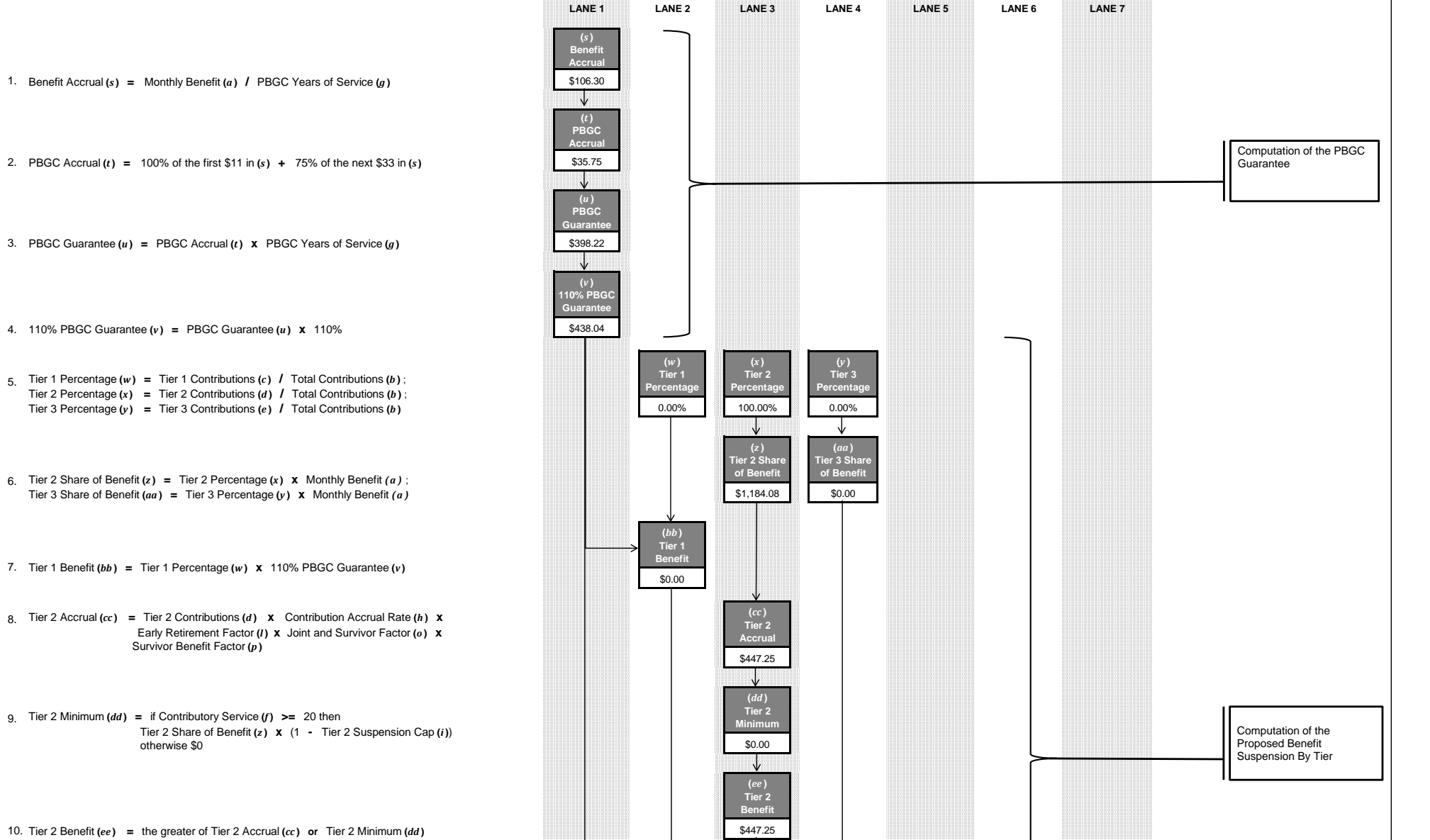
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 31 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 32 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with less than 20 Years of Contributory Service

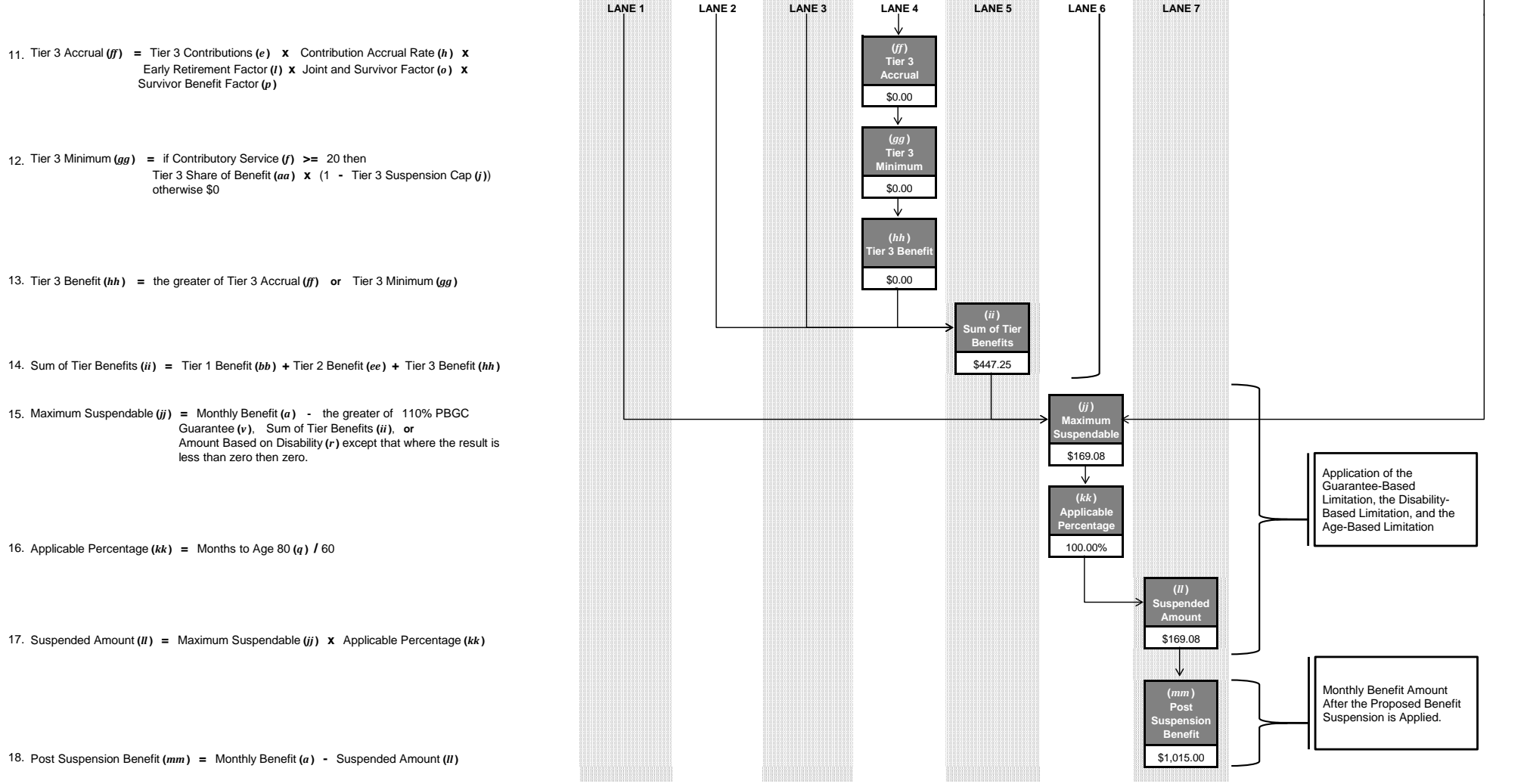
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,184.08	\$89,449.90	\$0.00	\$89,449.90	\$0.00	11.139	11.139	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,184.08	\$89,449.90	\$0.00	\$89,449.90	\$0.00	11.139	11.139	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



The participant's monthly benefit of \$1,184.08 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$89,449.90 (Tier 2 Contributions - d). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable guarantee-based limitation because \$438.04 (110% PBGC Guarantee - v) is lower than \$447.25 (Sum of Tier Benefits - ii). However, the disability-based limitation applies because \$1,015 (Amount Based on Disability - r) of the participant's benefit is based on disability and this amount is higher than \$447.25 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$169.08 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$1,015 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the active participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$1,184.08	\$89,449.90	\$0.00	\$89,449.90	\$0.00	11.139	11.139	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00

LANE 1 LANE 2 LANE 3 LANE 4 LANE 5 LANE 6 LANE 7

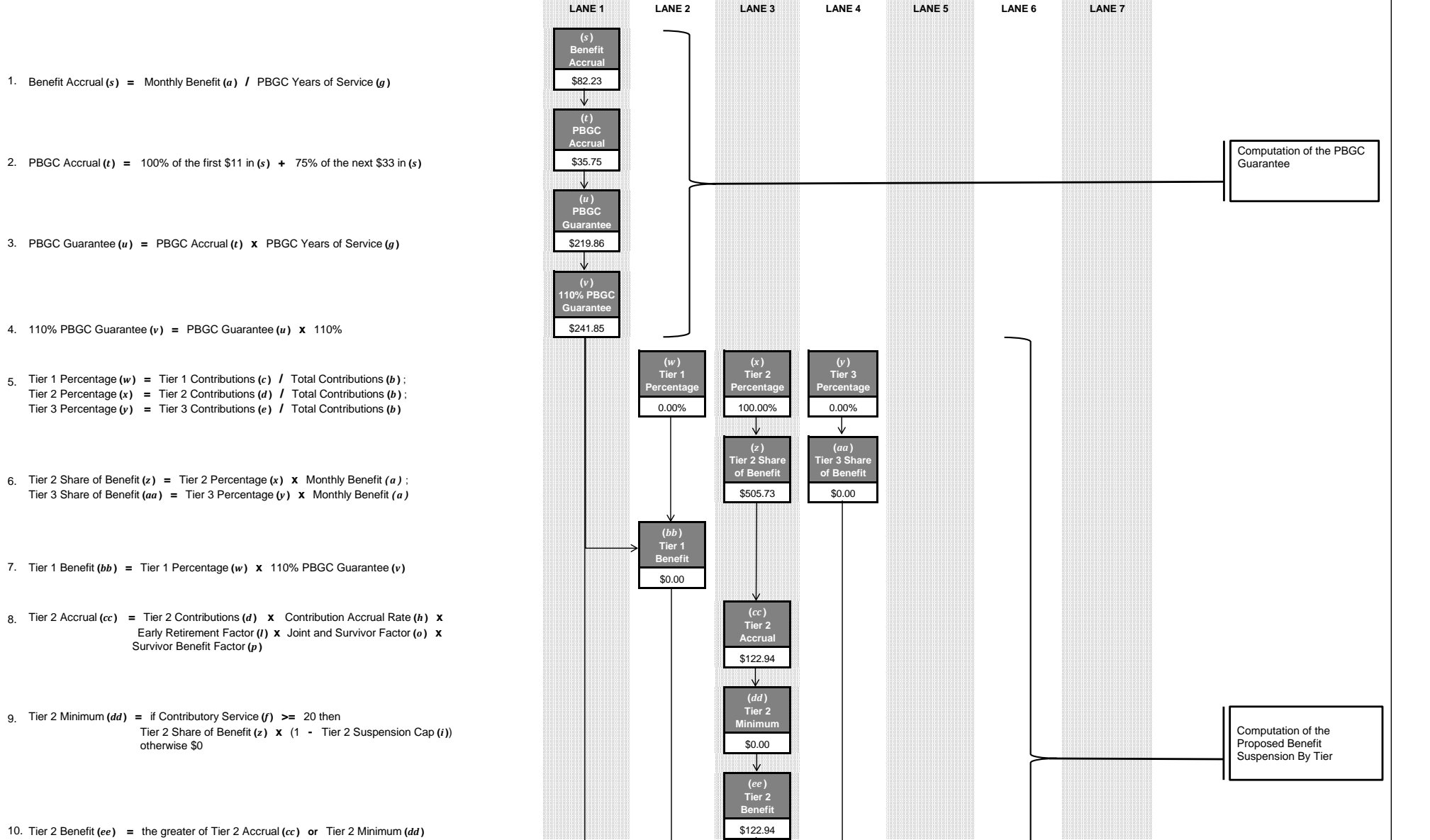
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 32 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 33 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with less than 20 Years of Contributory Service

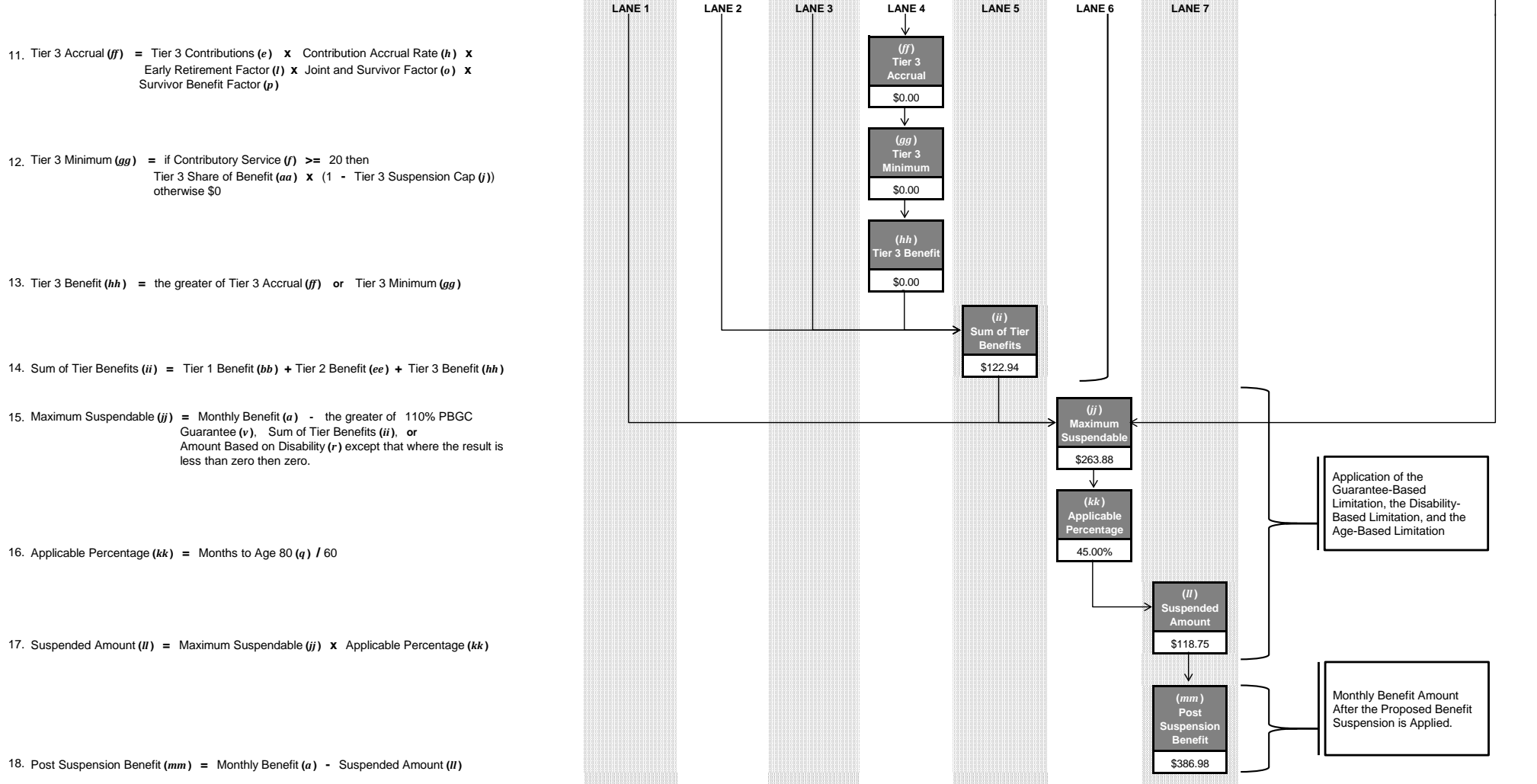
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$505.73	\$24,588.00	\$0.00	\$24,588.00	\$0.00	6.15	6.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	27	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$505.73	\$24,588.00	\$0.00	\$24,588.00	\$0.00	6.15	6.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	27	\$0.00



The participant's monthly benefit of \$505.73 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$24,588 (Tier 2 Contributions - d). No cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability but the guarantee-based limitation applies because \$241.85 (110% PBGC Guarantee - v) is higher than \$122.94 (Sum of Tier Benefits - ii) and therefore the maximum suspendable amount is \$263.88 (Maximum Suspensible - jj). The age-based limitation also applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 45% (Applicable Percentage - kk) and \$263.88 (Maximum Suspensible - jj) resulting in \$118.75 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would be reduced to \$386.98 (Post Suspension Benefit - mm) which is the result of \$505.73 (Monthly Benefit - a) minus \$118.75 (Suspended Amount - ll).

Note: The participant's birth date is in October 1938, making the participant 77 years and 9 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 27 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (October 2018).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$505.73	\$24,588.00	\$0.00	\$24,588.00	\$0.00	6.15	6.15	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	27	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

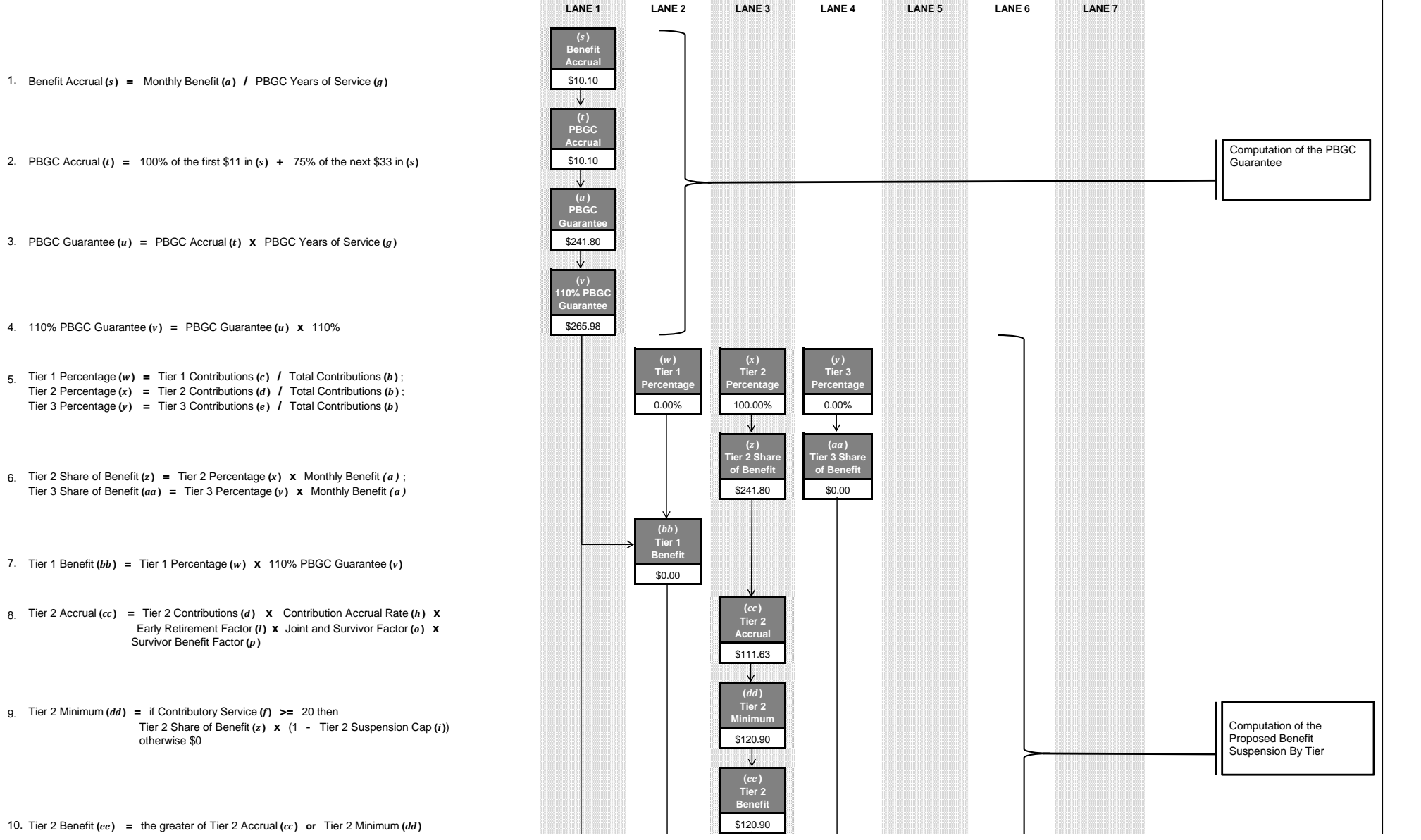
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 33 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 34 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with 20 or more Years of Contributory Service

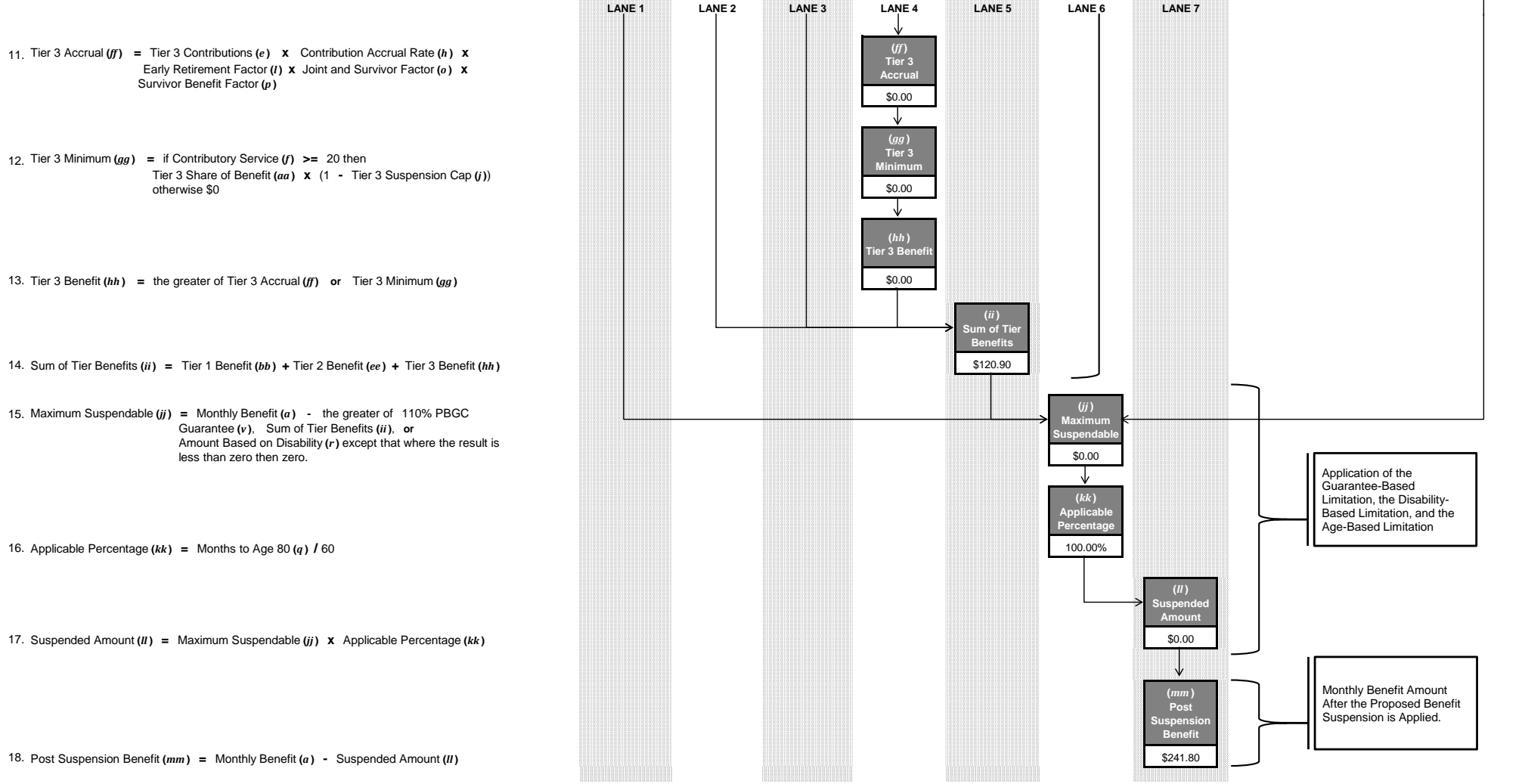
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$241.80	\$11,163.00	\$0.00	\$11,163.00	\$0.00	23.5	23.943	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$241.80	\$11,163.00	\$0.00	\$11,163.00	\$0.00	23.5	23.943	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The participant's monthly benefit of \$241.80 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$11,163 (Tier 2 Contributions - d). A 50% cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$265.98 (110% PBGC Guarantee - v) is higher than \$120.90 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$0 (Maximum Suspensible - jj) and the participant's monthly benefit would remain at \$241.80 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$241.80	\$11,163.00	\$0.00	\$11,163.00	\$0.00	23.5	23.943	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

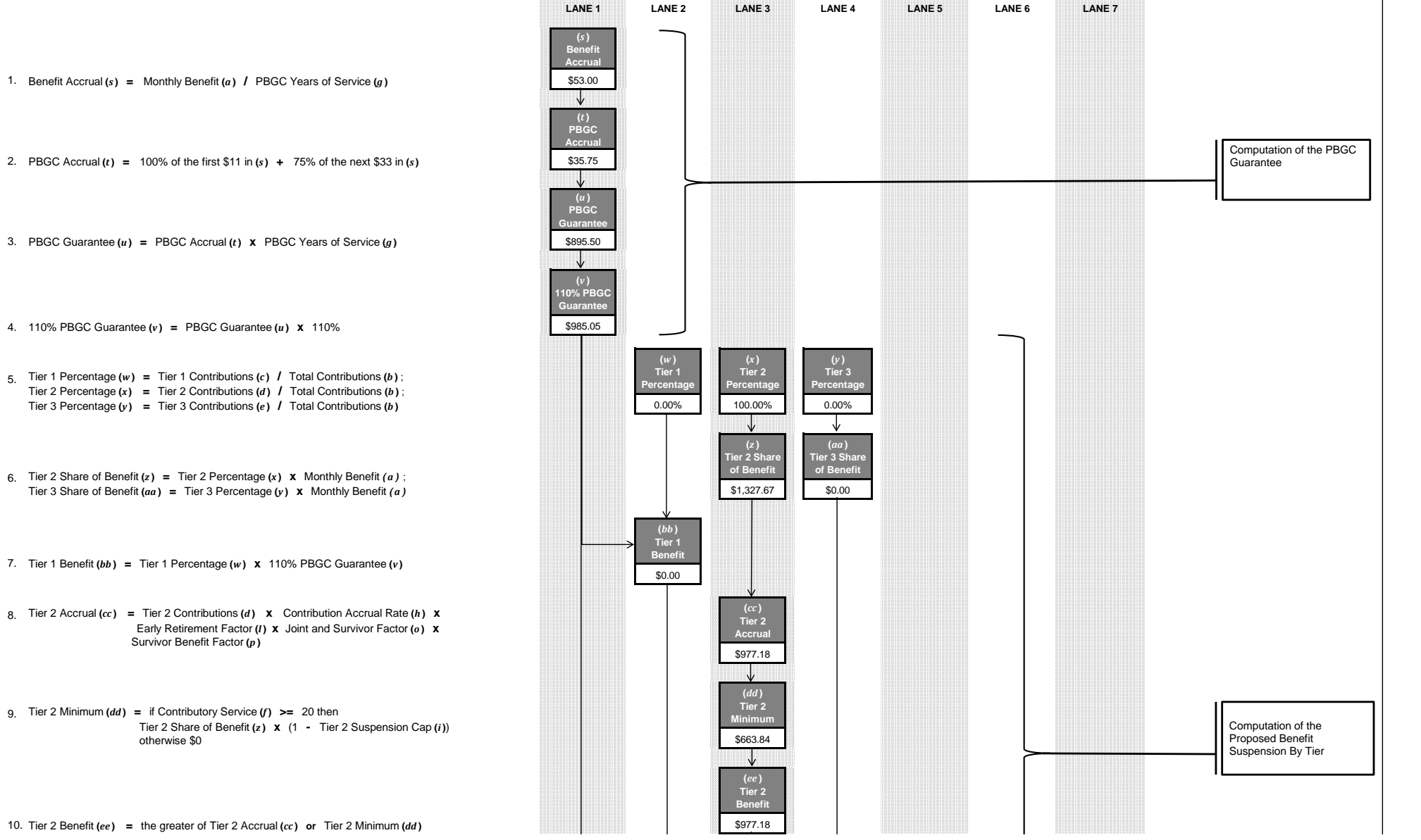
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 34 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 35 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with 20 or more Years of Contributory Service

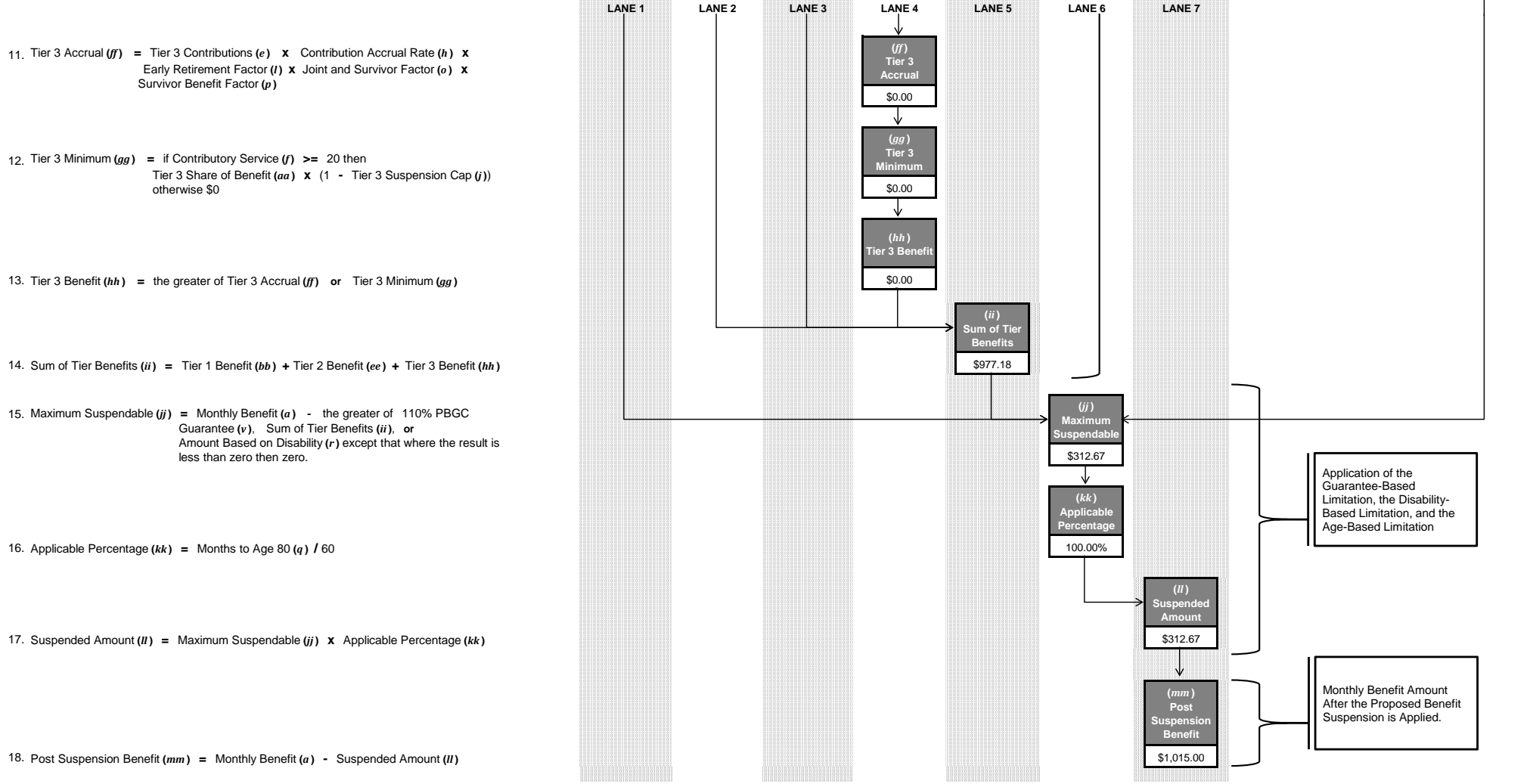
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,327.67	\$97,717.70	\$0.00	\$97,717.70	\$0.00	24.083	25.049	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,327.67	\$97,717.70	\$0.00	\$97,717.70	\$0.00	24.083	25.049	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



The participant's monthly benefit of \$1,327.67 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$97,717.70 (Tier 2 Contributions - d). A 50% cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). There is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). Both, the guarantee-based limitation and the disability-based limitation apply because \$985.05 (110% PBGC Guarantee - v) and \$1,015 (Amount Based on Disability - r) are higher than \$977.18 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. Since \$1,015 (Amount Based on Disability - r), the disability-based limitation, is higher than \$985.05 (110% PBGC Guarantee - v), the guarantee-based limitation, the disability-based limitation prevails. As a result, the maximum amount that can be suspended is \$312.67 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$1,015 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$1,327.67	\$97,717.70	\$0.00	\$97,717.70	\$0.00	24.083	25.049	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

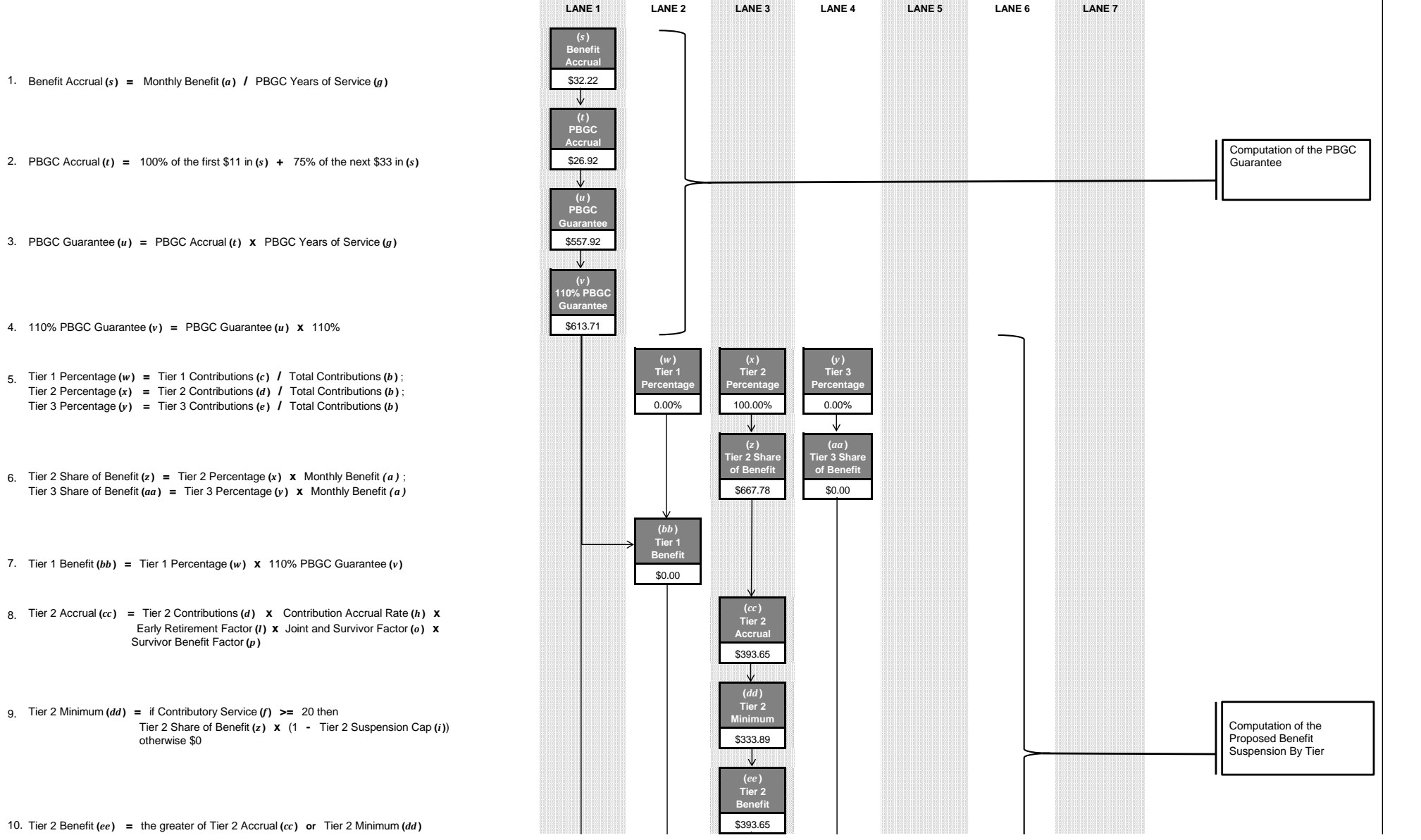
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 35 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 36 Calculation of the Proposed Benefit Suspension of a Tier 2 Terminated Vested Participant with 20 or more Years of Contributory Service

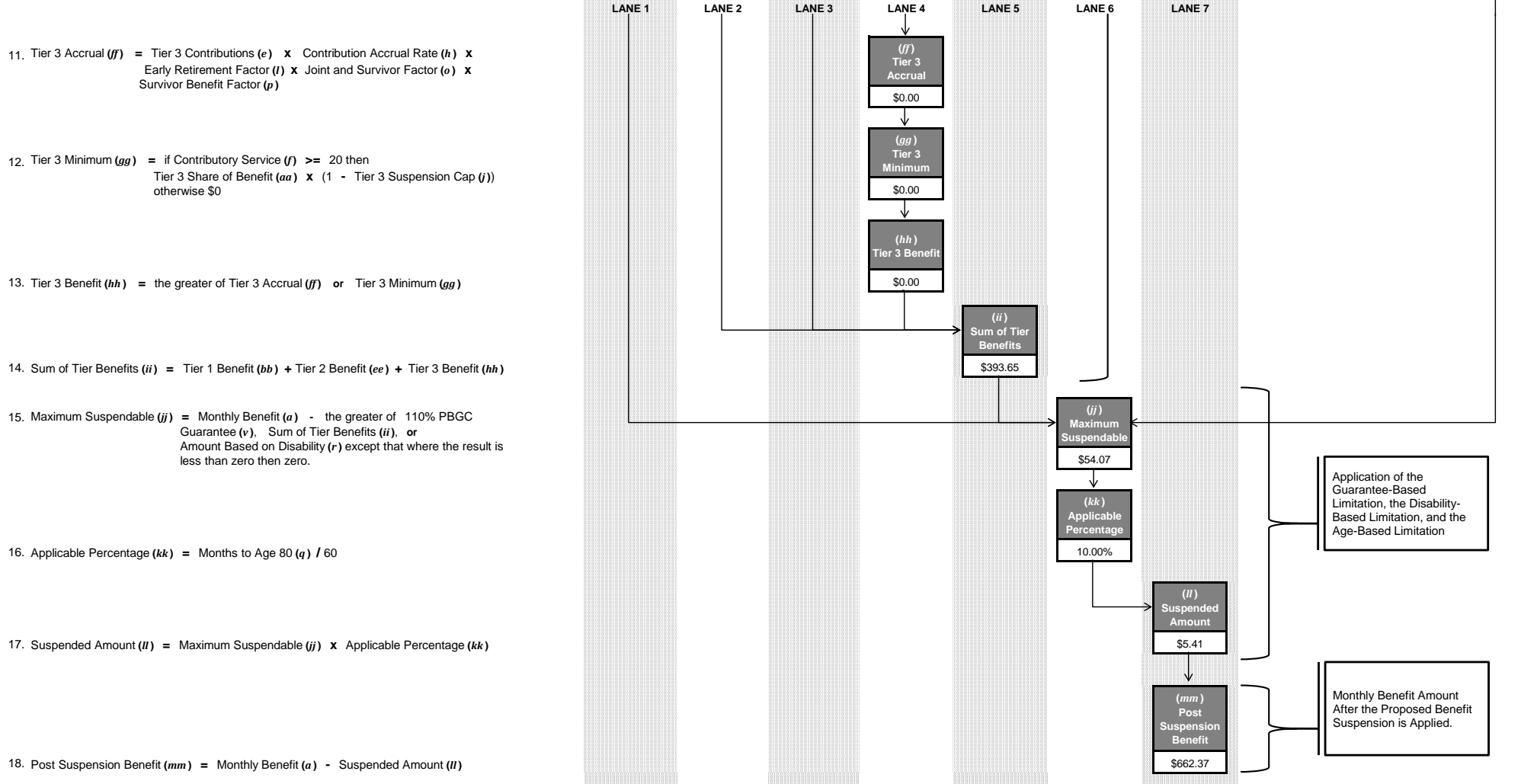
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$667.78	\$39,365.00	\$0.00	\$39,365.00	\$0.00	20.6	20.725	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	6	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$667.78	\$39,365.00	\$0.00	\$39,365.00	\$0.00	20.6	20.725	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	6	\$0.00



The participant's monthly benefit of \$667.78 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$39,365 (Tier 2 Contributions - d). A 50% cap to the amount of the suspension applies (see Tier 2 Minimum - dd) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability but the guarantee-based limitation applies because \$613.71 (110% PBGC Guarantee - v) is higher than \$393.65 (Sum of Tier Benefits - ii) and therefore the maximum suspendable amount is \$54.07 (Maximum Suspensible - jj). The age-based limitation also applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 10% (Applicable Percentage - kk) and \$54.07 (Maximum Suspensible - jj) resulting in \$5.41 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would be reduced to \$662.37 (Post Suspension Benefit - mm) which is the result of \$667.78 (Monthly Benefit - a) minus \$5.41 (Suspended Amount - ll).

Note: The participant's birth date is in January 1937, making the participant 79 years and 6 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 6 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (January 2017).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$667.78	\$39,365.00	\$0.00	\$39,365.00	\$0.00	20.6	20.725	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	6	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

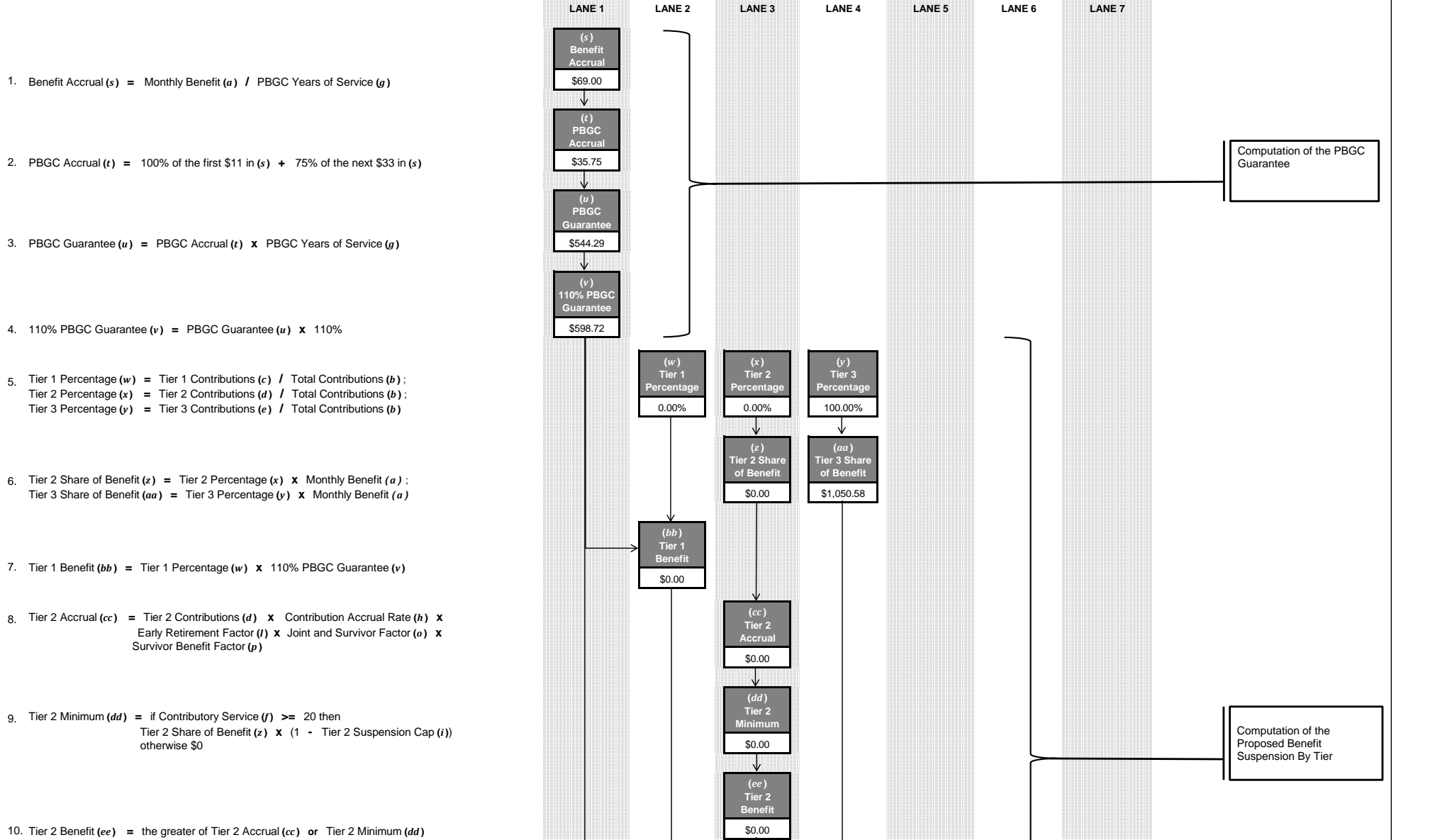
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 36 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 37 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

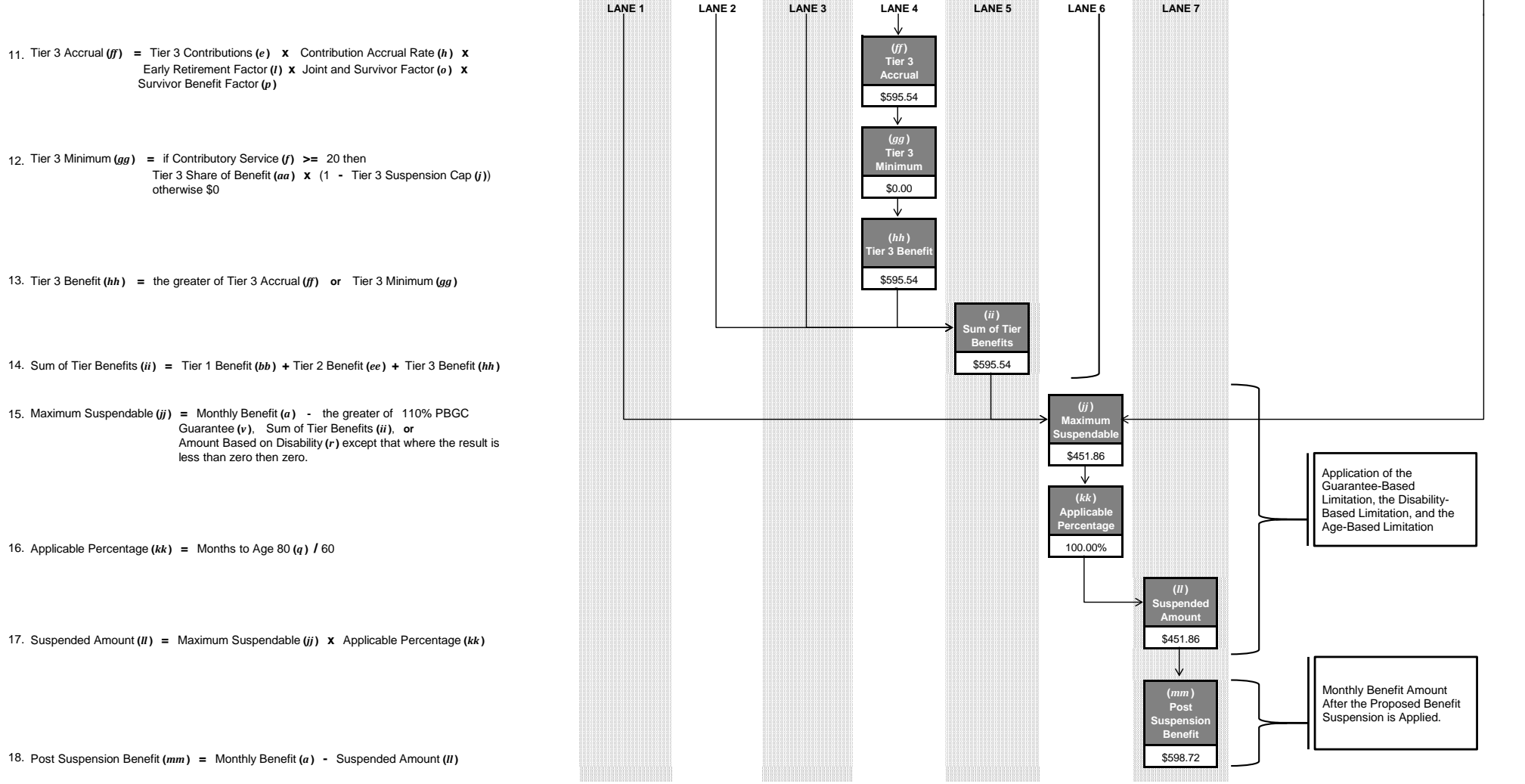
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,050.58	\$67,514.00	\$0.00	\$0.00	\$67,514.00	14.75	15.225	1.0%	50%	40%	65 years; 0 months	1	64 years	Joint And 50% Surviving Spouse	0.8821	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,050.58	\$67,514.00	\$0.00	\$0.00	\$67,514.00	14.75	15.225	1.0%	50%	40%	65 years; 0 months	1	64 years	Joint And 50% Surviving Spouse	0.8821	1	60	\$0.00



The retired participant's monthly benefit of \$1,050.58 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$67,514 (Tier 3 Contributions - e) times 1 (Early Retirement Factor - l) times 0.8821 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). No cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$598.72 (110% PBGC Guarantee - v) is higher than \$595.54 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the retiree's monthly benefit would be reduced to \$598.72 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability										
\$1,050.58	\$67,514.00	\$0.00	\$0.00	\$67,514.00	14.75	15.225	1.0%	50%	40%	65 years; 0 months	1	64 years	Joint And 50% Surviving Spouse	0.8821	1	60	\$0.00										
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7		

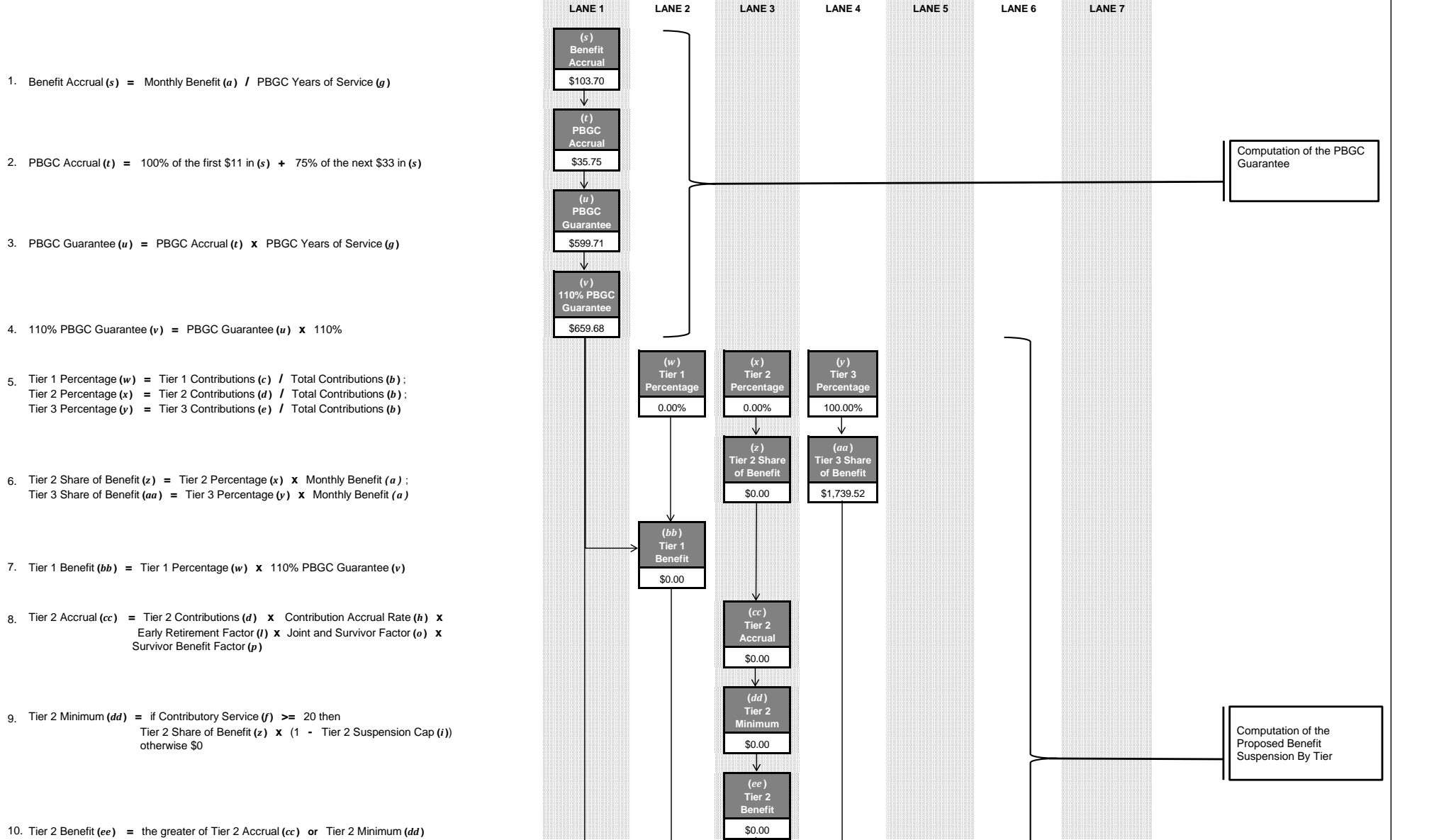
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 37 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 38 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

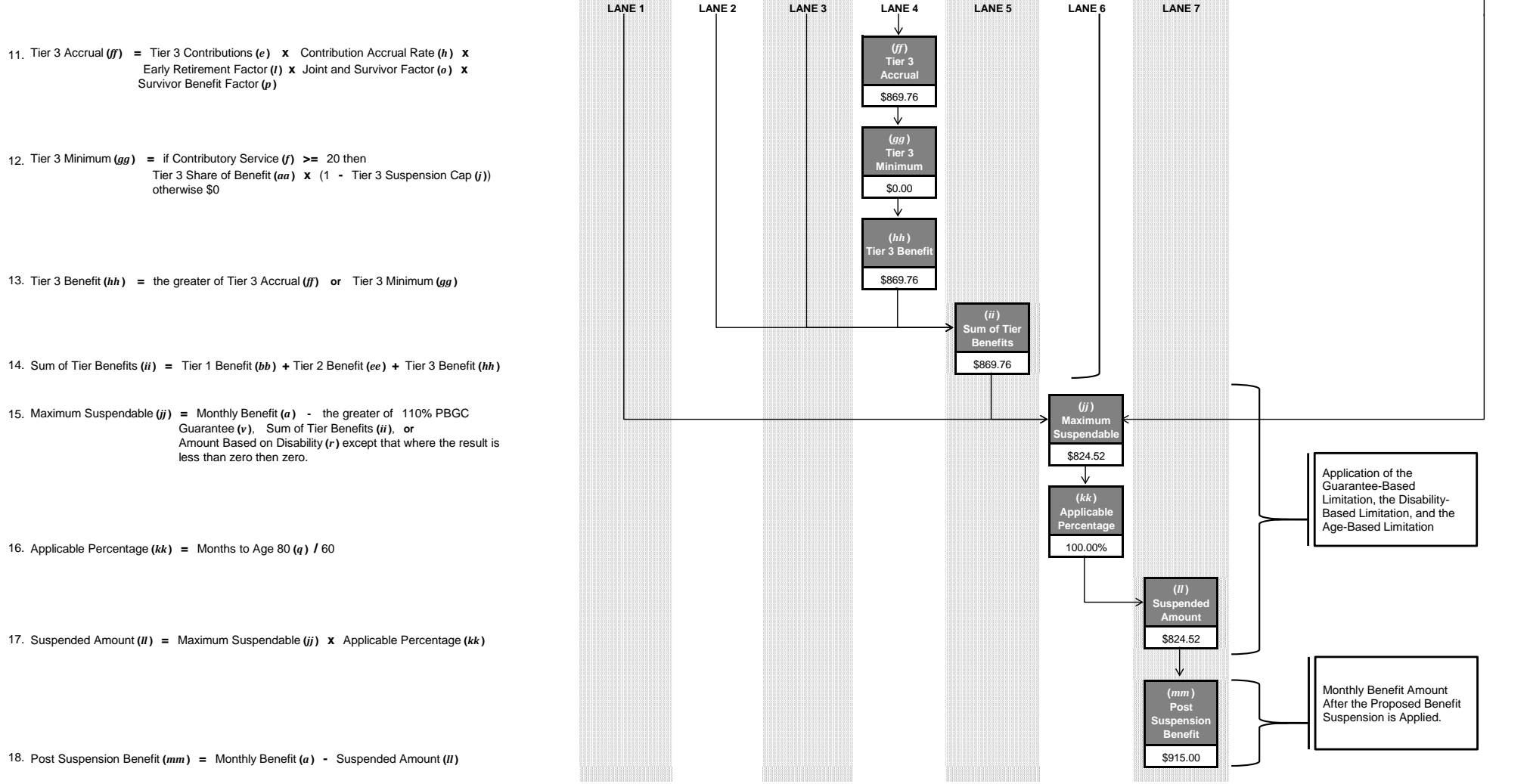
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,739.52	\$86,976.00	\$0.00	\$0.00	\$86,976.00	16.775	16.775	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,739.52	\$86,976.00	\$0.00	\$0.00	\$86,976.00	16.775	16.775	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00



The retired participant's monthly benefit of \$1,739.52 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$86,976 (Tier 3 Contributions - e). No cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable guarantee-based limitation because \$659.68 (110% PBGC Guarantee - v) is lower than \$869.76 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. However, the disability-based limitation applies because \$915 (Amount Based on Disability - r) is higher than \$869.76 (Sum of Tier Benefits - ii). As a result, the retiree's monthly benefit would be reduced to \$915 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,739.52	\$86,976.00	\$0.00	\$0.00	\$86,976.00	16.775	16.775	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$915.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 38 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 39 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary Participant with less than 20 Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,917.74	\$117,254.00	\$0.00	\$0.00	\$117,254.00	15	15	1.0%	50%	40%	71 years; 0 months	1	N/A	Lifetime Only	1	1	7	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

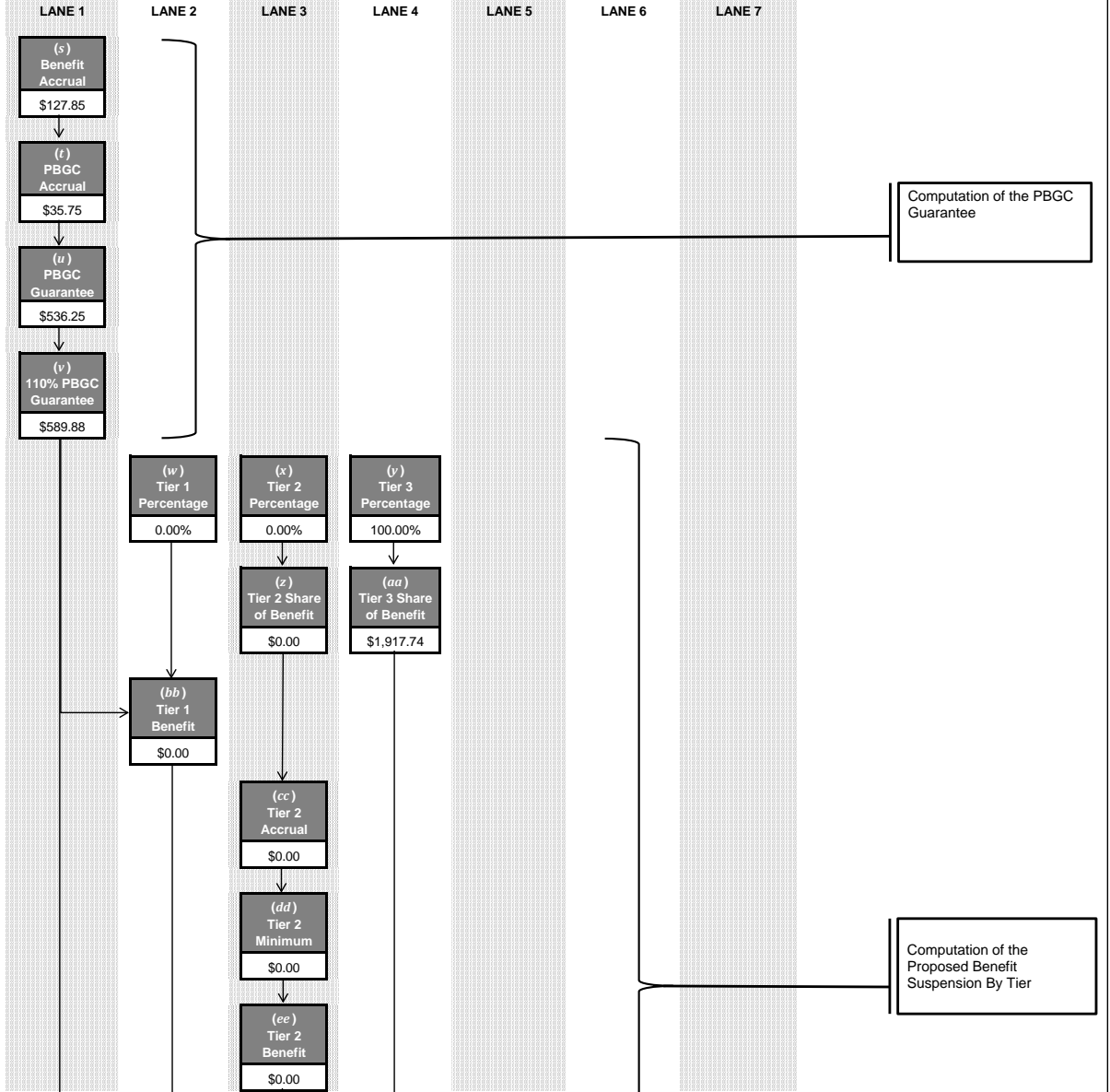
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

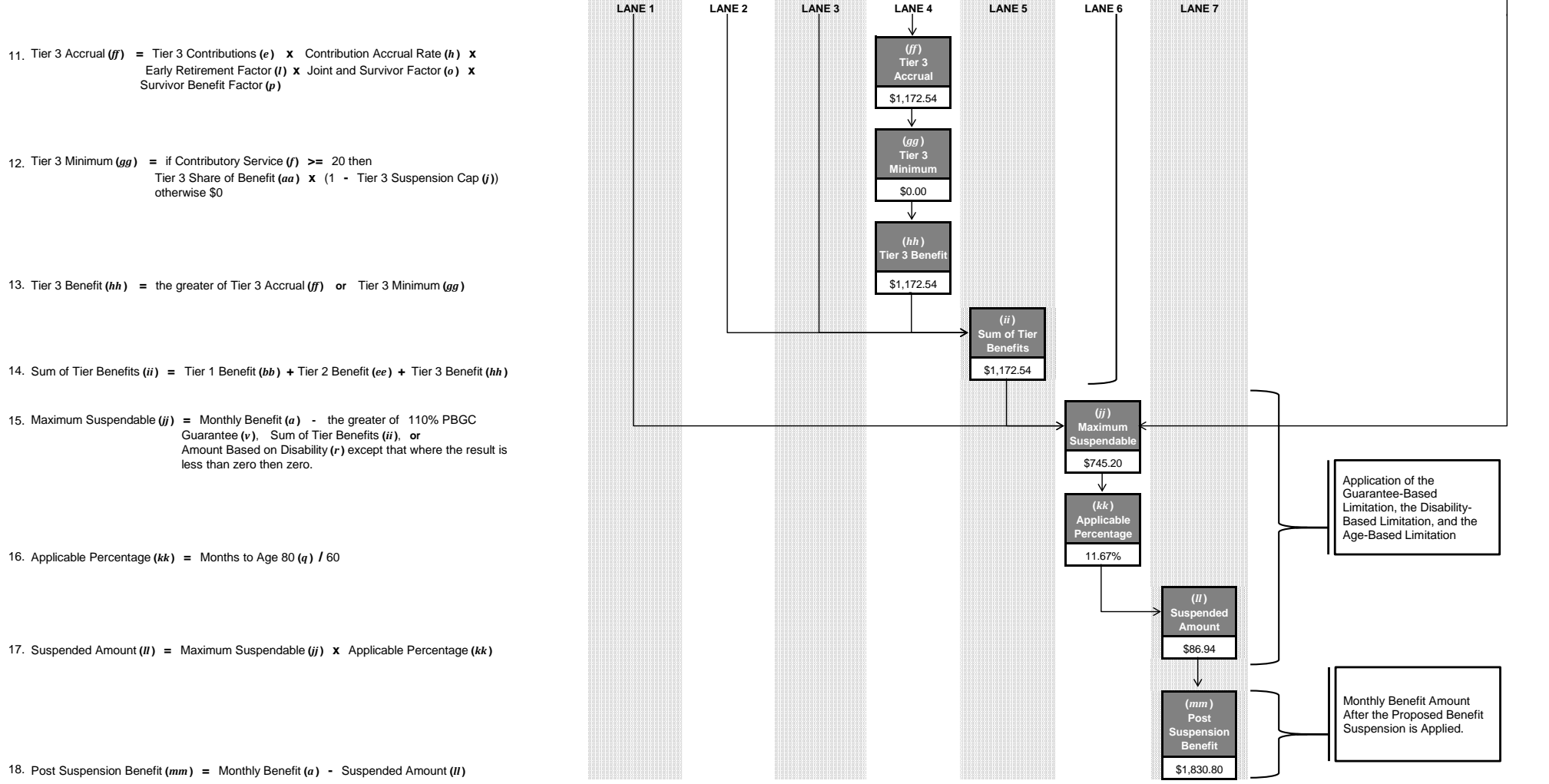
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,917.74	\$117,254.00	\$0.00	\$0.00	\$117,254.00	15	15	1.0%	50%	40%	71 years; 0 months	1	N/A	Lifetime Only	1	1	7	\$0.00



The retired participant's monthly benefit of \$1,917.74 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$117,254 (Tier 3 Contributions - e). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability and there is no applicable guarantee-based limitation because \$589.88 (110% PBGC Guarantee - v) is lower than \$1,172.54 (Sum of Tier Benefits - ii). The age-based limitation also applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 11.67% (Applicable Percentage - kk) and \$745.20 (Maximum Suspensible - jj) resulting in \$86.94 (Suspended Amount - ll). Accordingly, the retiree's monthly benefit would be reduced to \$1,830.80 (Post Suspension Benefit - mm) which is the result of \$1,917.74 (Monthly Benefit - a) minus \$86.94 (Suspended Amount - ll).

Note: The participant's birth date is in February 1937, making the participant 79 years and 5 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 7 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (February 2017).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,917.74	\$117,254.00	\$0.00	\$0.00	\$117,254.00	15	15	1.0%	50%	40%	71 years; 0 months	1	N/A	Lifetime Only	1	1	7	\$0.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 39 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 40 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary in Pay Status with 20 or more Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,215.88	\$69,506.00	\$0.00	\$0.00	\$69,506.00	20	20.375	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

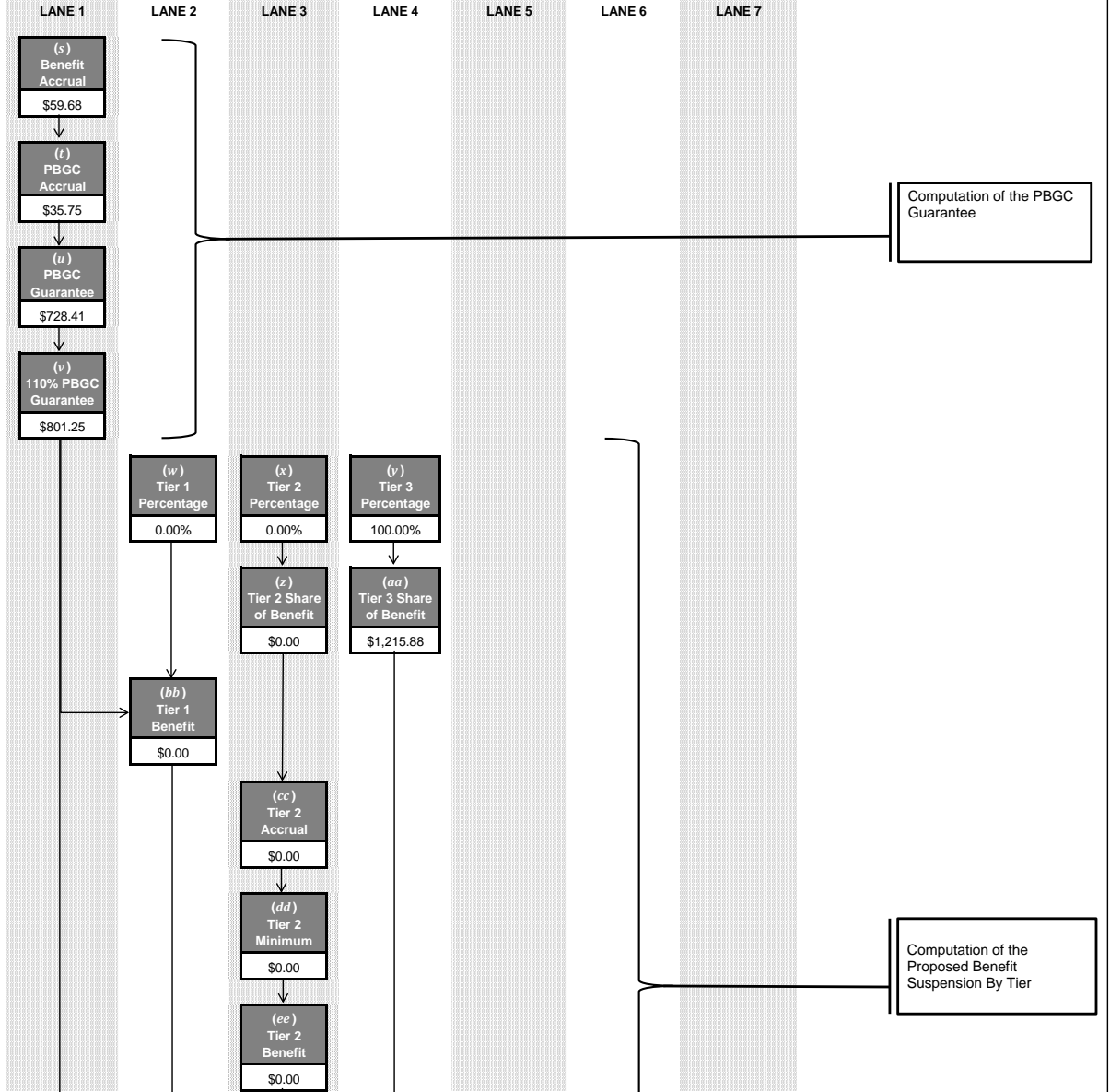
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

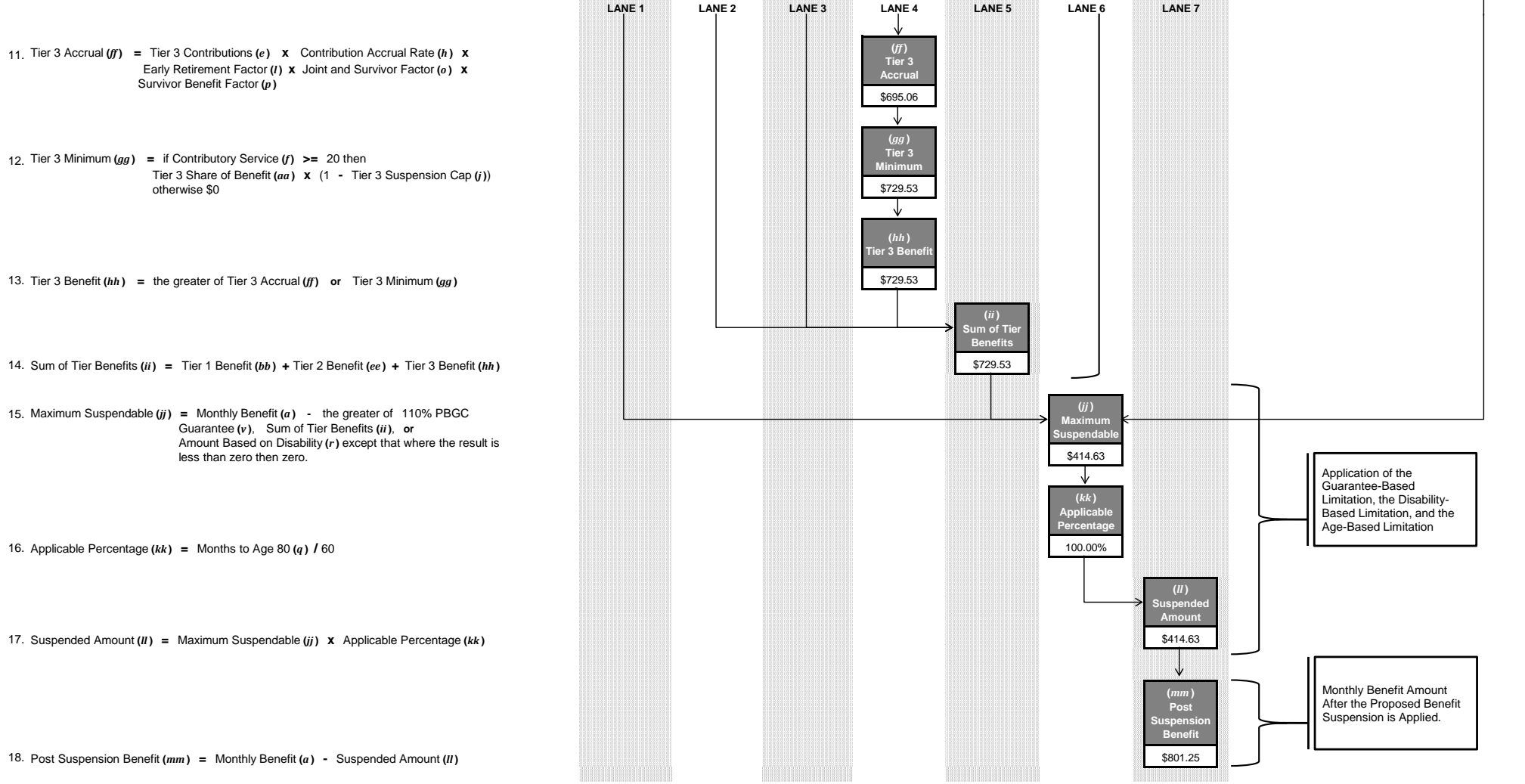
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,215.88	\$69,506.00	\$0.00	\$0.00	\$69,506.00	20	20.375	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00



The retiree's monthly benefit of \$1,215.88 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$69,506 (Tier 3 Contributions - e). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the retiree has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the retiree's benefit is based on disability. However, the guarantee-based limitation applies because \$801.25 (110% PBGC Guarantee - v) is higher than \$729.53 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the retiree's monthly benefit would be reduced to \$801.25 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,215.88	\$69,506.00	\$0.00	\$0.00	\$69,506.00	20	20.375	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

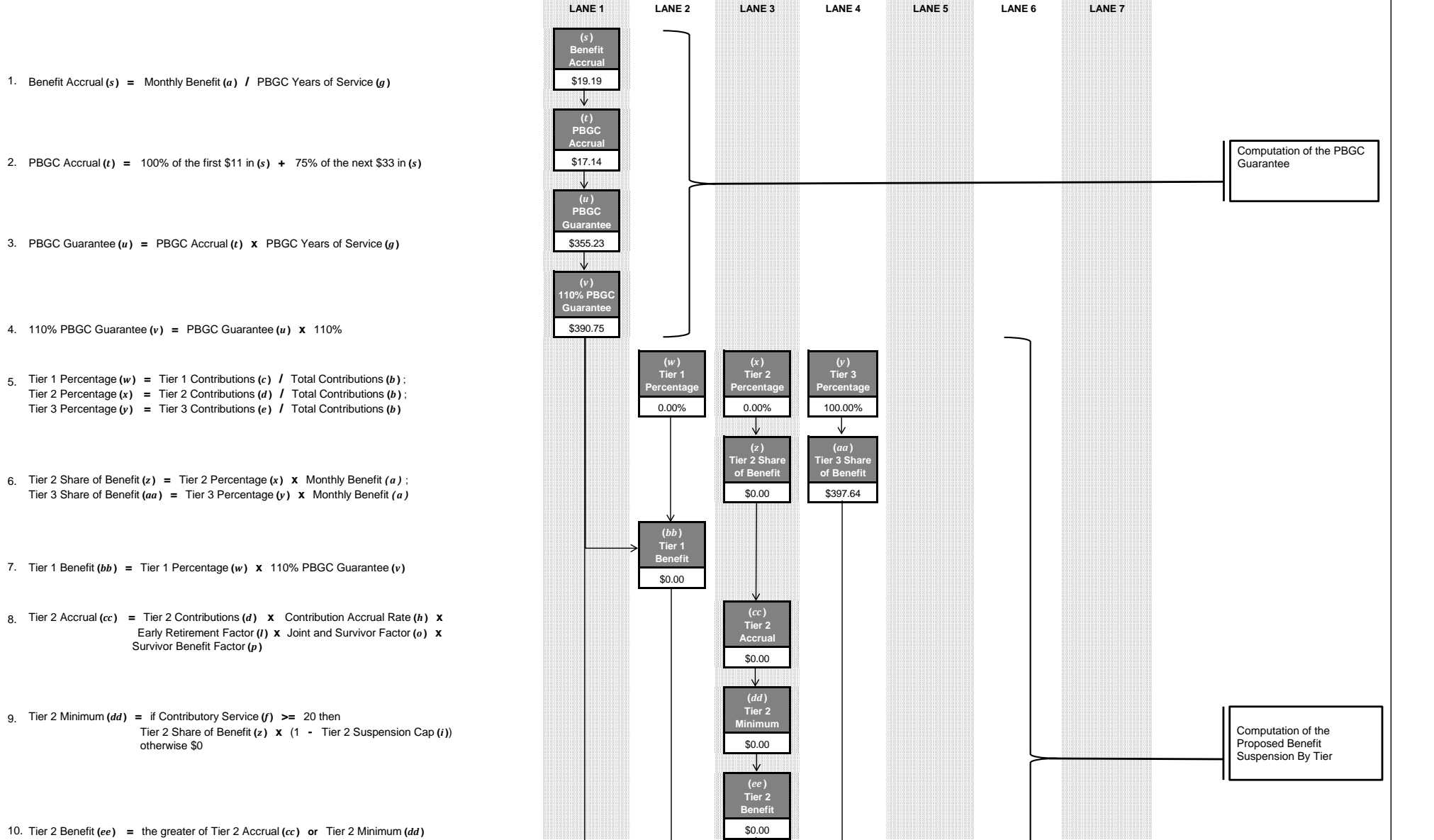
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 40 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 41 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary in Pay Status with 20 or more Years of Contributory Service

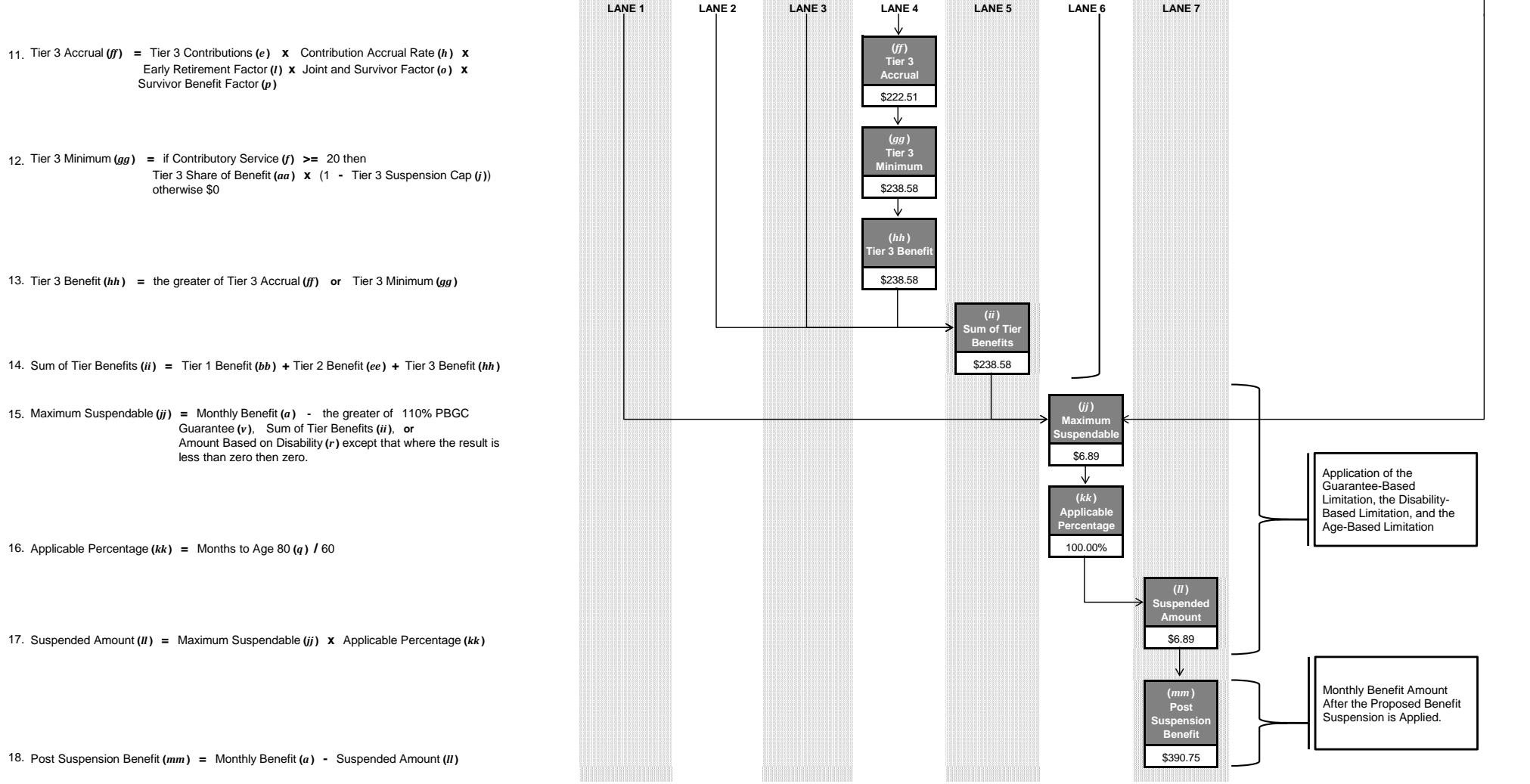
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$397.64	\$22,251.00	\$0.00	\$0.00	\$22,251.00	20.725	20.725	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$265.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$397.64	\$22,251.00	\$0.00	\$0.00	\$22,251.00	20.725	20.725	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$265.00



The retiree's monthly benefit of \$397.64 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$22,251 (Tier 3 Contributions - e). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). There is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). Both, the guarantee-based limitation and the disability-based limitation apply because \$390.75 (110% PBGC Guarantee - v) and \$265 (Amount Based on Disability - r) are higher than \$238.58 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. Since \$390.75 (110% PBGC Guarantee - v), the guarantee-based limitation, is higher than \$265 (Amount Based on Disability - r), the disability-based limitation, the guarantee-based limitation prevails. As a result, the maximum amount that can be suspended is \$6.89 (Maximum Suspensible - jj) and the retiree's monthly benefit would be reduced to \$390.75 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$397.64	\$22,251.00	\$0.00	\$0.00	\$22,251.00	20.725	20.725	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$265.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

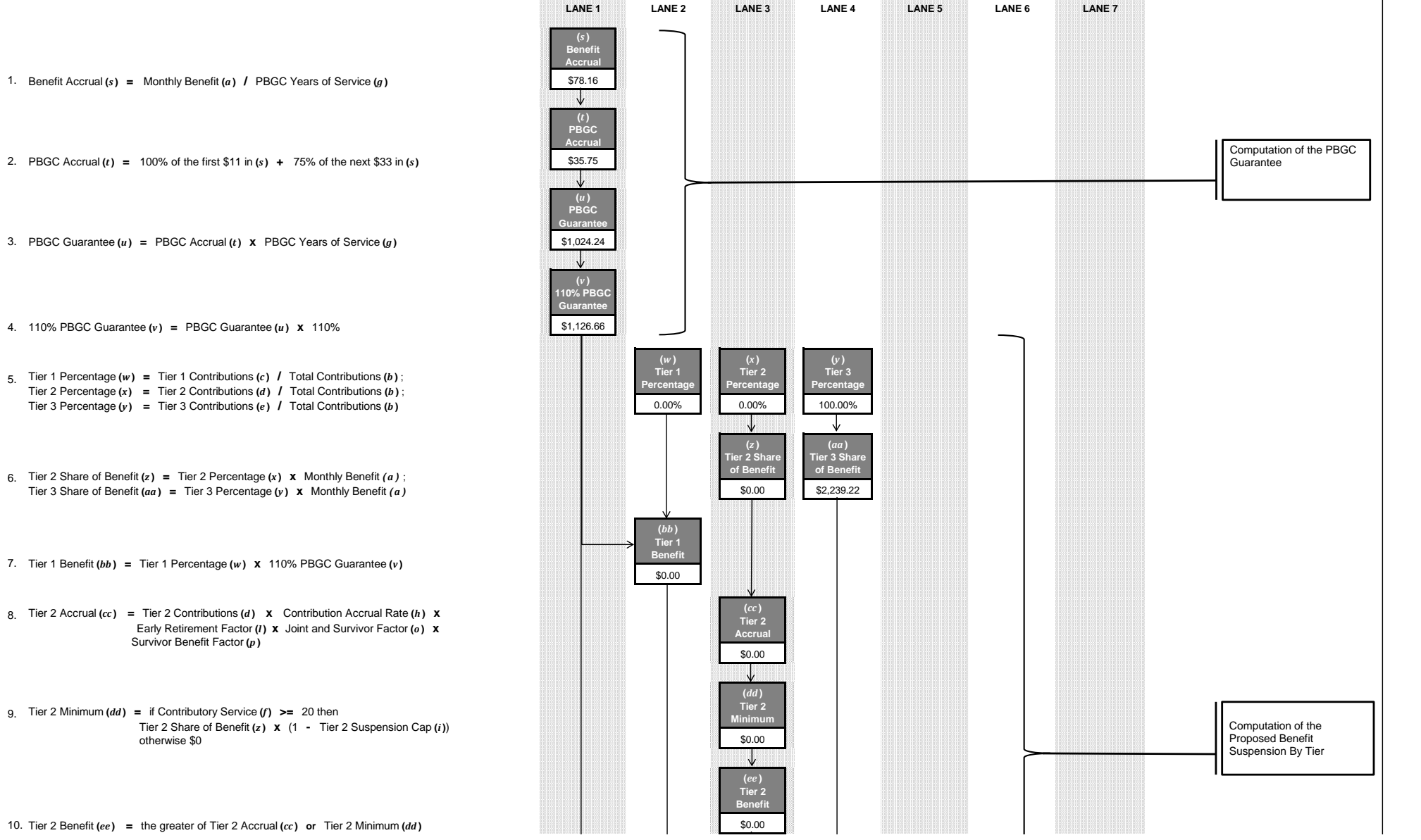
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 41 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 42 Calculation of the Proposed Benefit Suspension of a Tier 3 Active, Retired or Beneficiary in Pay Status with 20 or more Years of Contributory Service

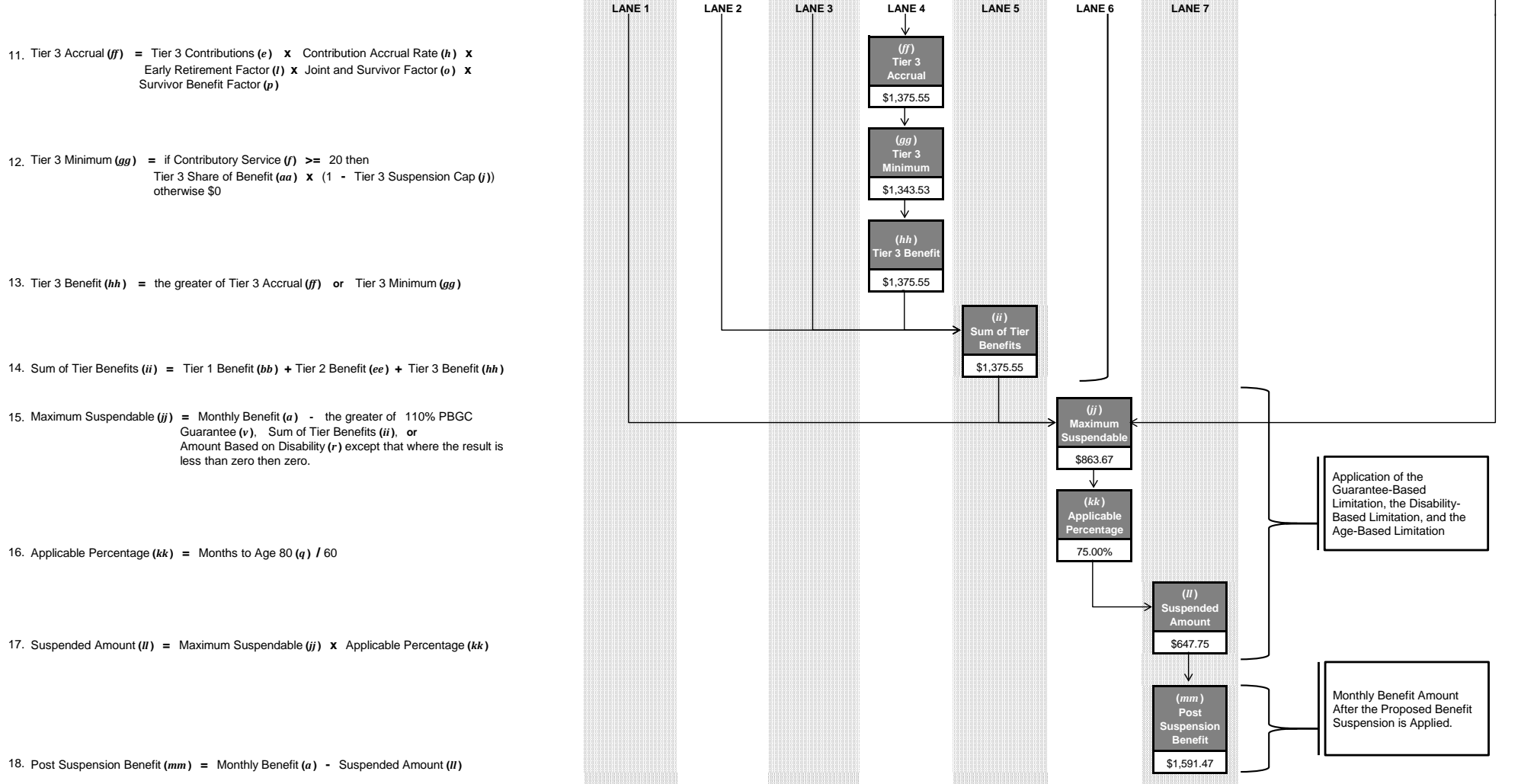
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,239.22	\$158,894.00	\$0.00	\$0.00	\$158,894.00	28.65	28.65	1.0%	50%	40%	68 years; 0 months	1	67	Joint and 50% Surviving Spouse	0.8657	1	45	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,239.22	\$158,894.00	\$0.00	\$0.00	\$158,894.00	28.65	28.65	1.0%	50%	40%	68 years; 0 months	1	67	Joint and 50% Surviving Spouse	0.8657	1	45	\$0.00



The retired participant's monthly benefit of \$2,239.22 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$158,894 (Tier 3 Contributions - e) times 1 (Early Retirement Factor - l) times 0.8657 (Joint and Survivor Factor - o) times 1 (Survivor Benefit Factor - p). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability and there is no applicable guarantee-based limitation because \$1,126.66 (110% PBGC Guarantee - v) is lower than \$1,375.55 (Sum of Tier Benefits - ii). The age-based limitation applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 75% (Applicable Percentage - kk) and \$863.67 (Maximum Suspensible - jj) resulting in \$647.75 (Suspended Amount - ll). Accordingly, the retiree's monthly benefit would be reduced to \$1,591.47 (Post Suspension Benefit - mm) which is the result of \$2,239.22 (Monthly Benefit - a) minus \$647.75 (Suspended Amount - ll).

Note: The participant's birth date is in April 1940, making the participant 76 years and 3 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 45 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (April 2020).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$2,239.22	\$158,894.00	\$0.00	\$0.00	\$158,894.00	28.65	28.65	1.0%	50%	40%	68 years; 0 months	1	67	Joint and 50% Surviving Spouse	0.8657	1	45	\$0.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 42 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 43 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with less than 20 Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,483.44	\$74,212.00	\$0.00	\$0.00	\$74,212.00	11	11.2	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

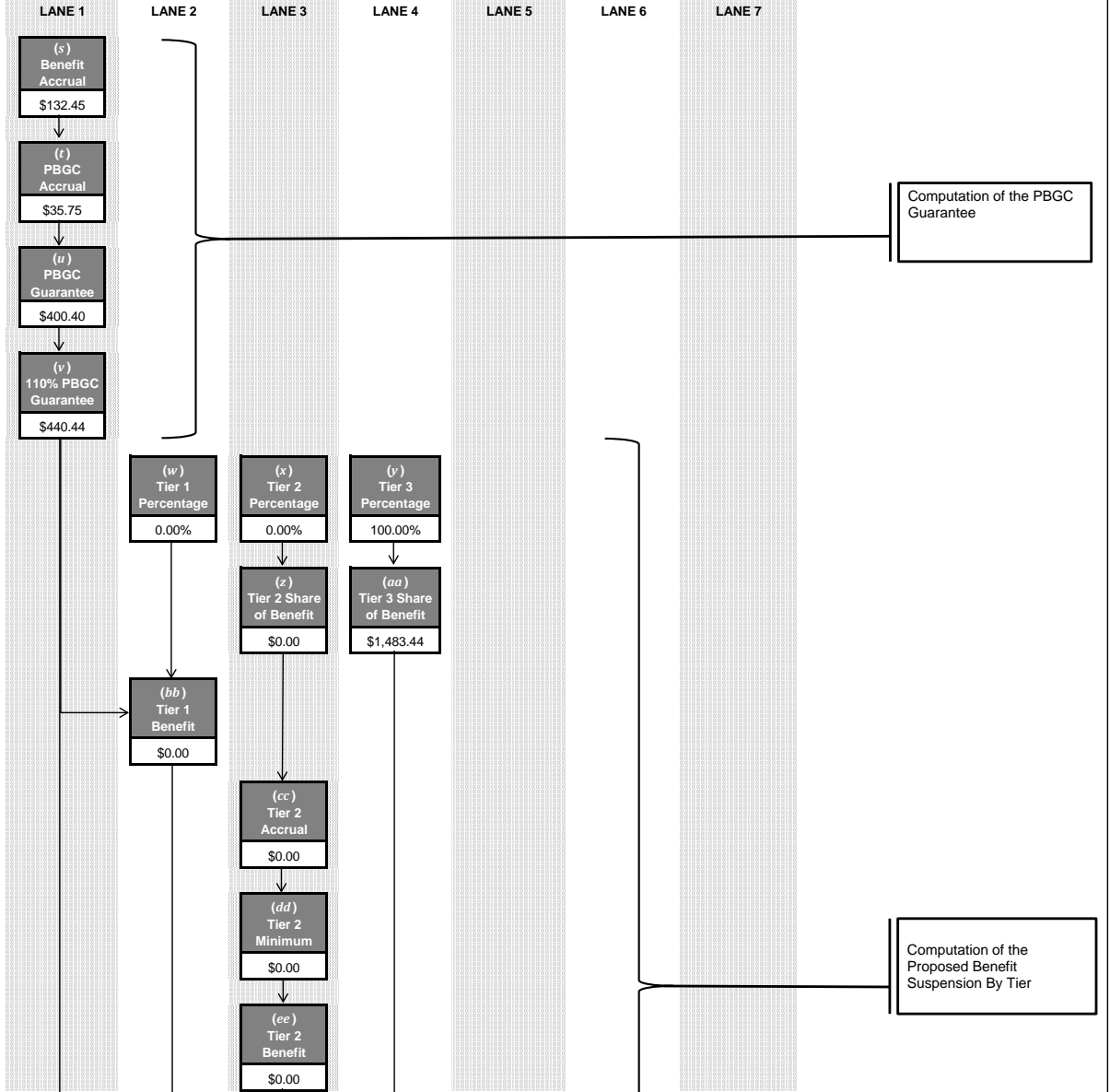
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

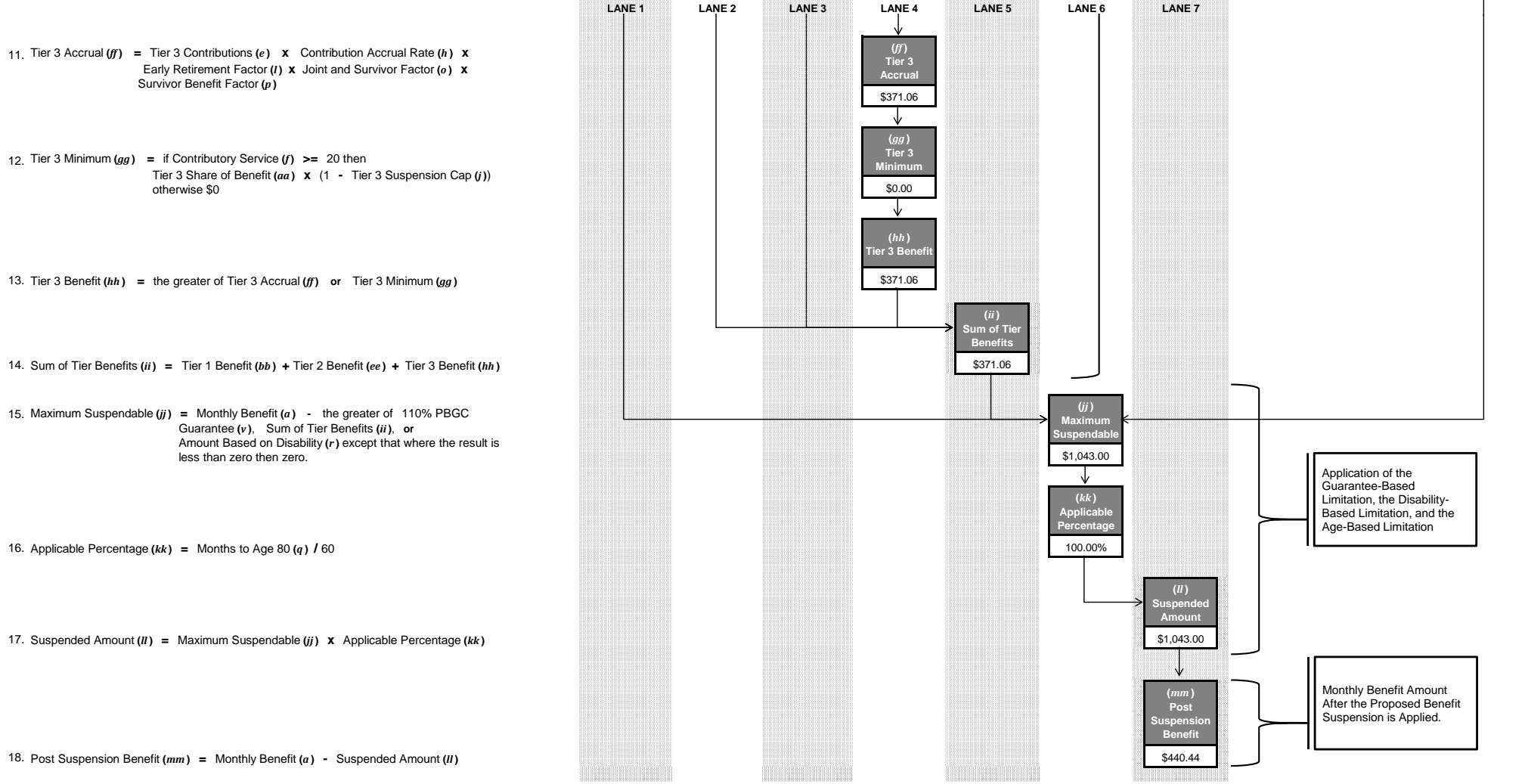
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,483.44	\$74,212.00	\$0.00	\$0.00	\$74,212.00	11	11.2	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The participant's monthly benefit of \$1,483.44 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$74,212 (Tier 3 Contributions - e). No cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the terminated vested participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$440.44 (110% PBGC Guarantee - v) is higher than \$371.06 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the participant's monthly benefit would be reduced to \$440.44 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,483.44	\$74,212.00	\$0.00	\$0.00	\$74,212.00	11	11.2	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

LANE 1

LANE 2

LANE 3

LANE 4

LANE 5

LANE 6

LANE 7

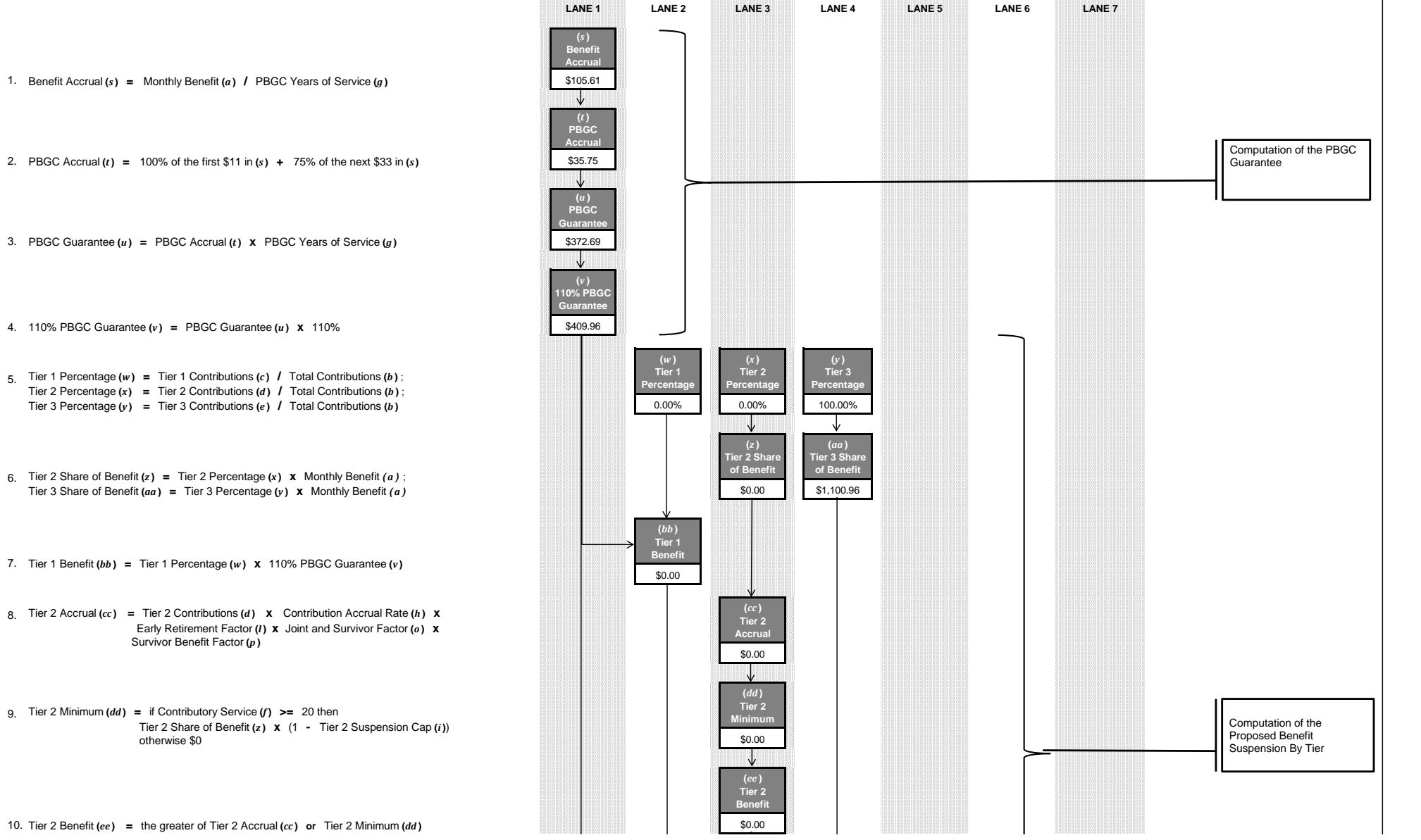
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 43 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 44 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with less than 20 Years of Contributory Service

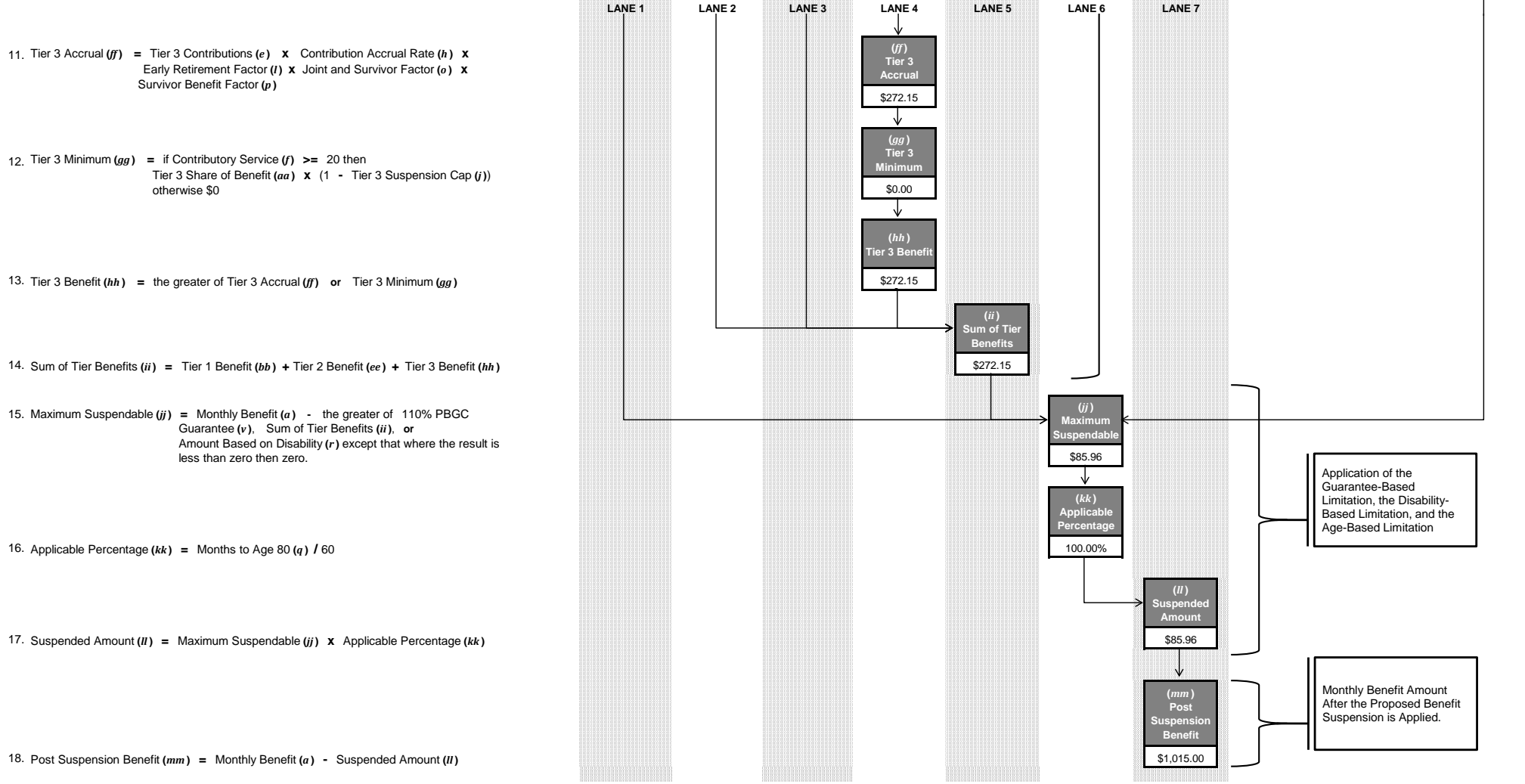
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,100.96	\$54,430.00	\$0.00	\$0.00	\$54,430.00	10.025	10.425	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,100.96	\$54,430.00	\$0.00	\$0.00	\$54,430.00	10.025	10.425	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00



The participant s earned monthly benefit of \$1,100.96 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$54,430 (Tier 3 Contributions - e). No cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the terminated vested participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q). Both, the guarantee-based limitation and the disability-based limitation apply because \$409.96 (110% PBGC Guarantee - v) and \$1,015 (Amount Based on Disability - r) are higher than \$272.15 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. Since \$1,015 (Amount Based on Disability - r), the disability-based limitation, is higher than \$409.96 (110% PBGC Guarantee - v), the guarantee-based limitation, the disability-based limitation prevails. As a result, the maximum amount that can be suspended is \$85.96 (Maximum Suspensible - jj) and the participant s monthly benefit would be reduced to \$1,015 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$1,100.96	\$54,430.00	\$0.00	\$0.00	\$54,430.00	10.025	10.425	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$1,015.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

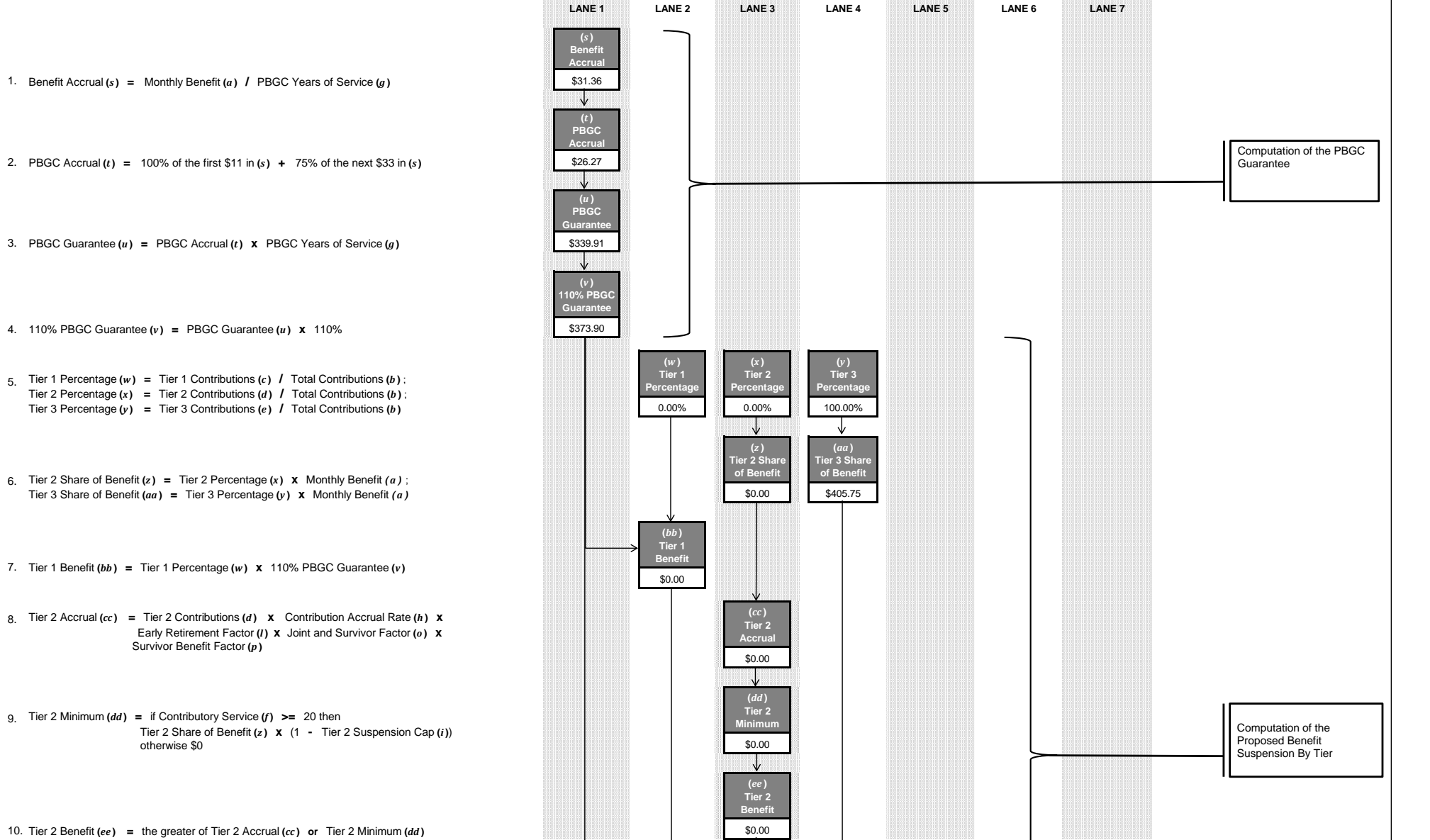
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 44 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 45 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with less than 20 Years of Contributory Service

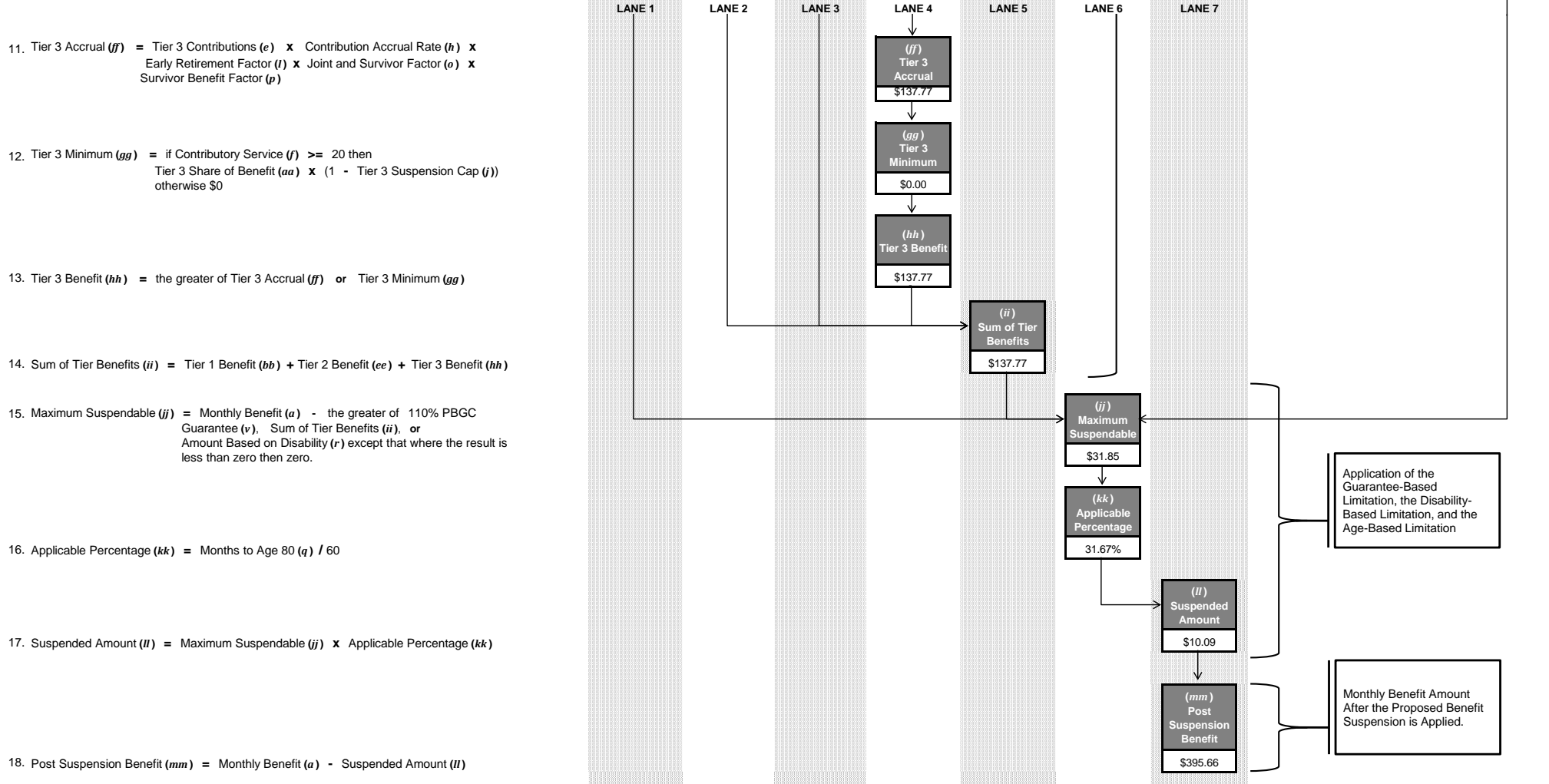
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$405.75	\$27,553.00	\$0.00	\$0.00	\$27,553.00	12.5	12.939	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	19	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$405.75	\$27,553.00	\$0.00	\$0.00	\$27,553.00	12.5	12.939	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	19	\$0.00



The participant's monthly benefit of \$405.75 (Monthly Benefit - a) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$27,553 (Tier 3 Contributions - e). No cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has less than 20 years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability but the guarantee-based limitation applies because \$373.90 is higher than \$137.77 (Sum of Tier Benefits - ii) and therefore the maximum suspendable amount is \$31.85 (Maximum Suspensible - jj). The age-based limitation also applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 31.67% (Applicable Percentage - kk) and \$31.85 (Maximum Suspensible - jj) resulting in \$10.09 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would be reduced to \$395.66 (Post Suspension Benefit - mm) which is the result of \$405.75 (Monthly Benefit - a) minus \$10.09 (Suspended Amount - ll).

Note: The participant's birth date is in February 1938, making the participant 78 years and 5 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 19 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (February 2018).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$405.75	\$27,553.00	\$0.00	\$0.00	\$27,553.00	12.5	12.939	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	19	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 45 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 46 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with 20 or more Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,759.14	\$105,272.00	\$0.00	\$0.00	\$105,272.00	28.5	28.5	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

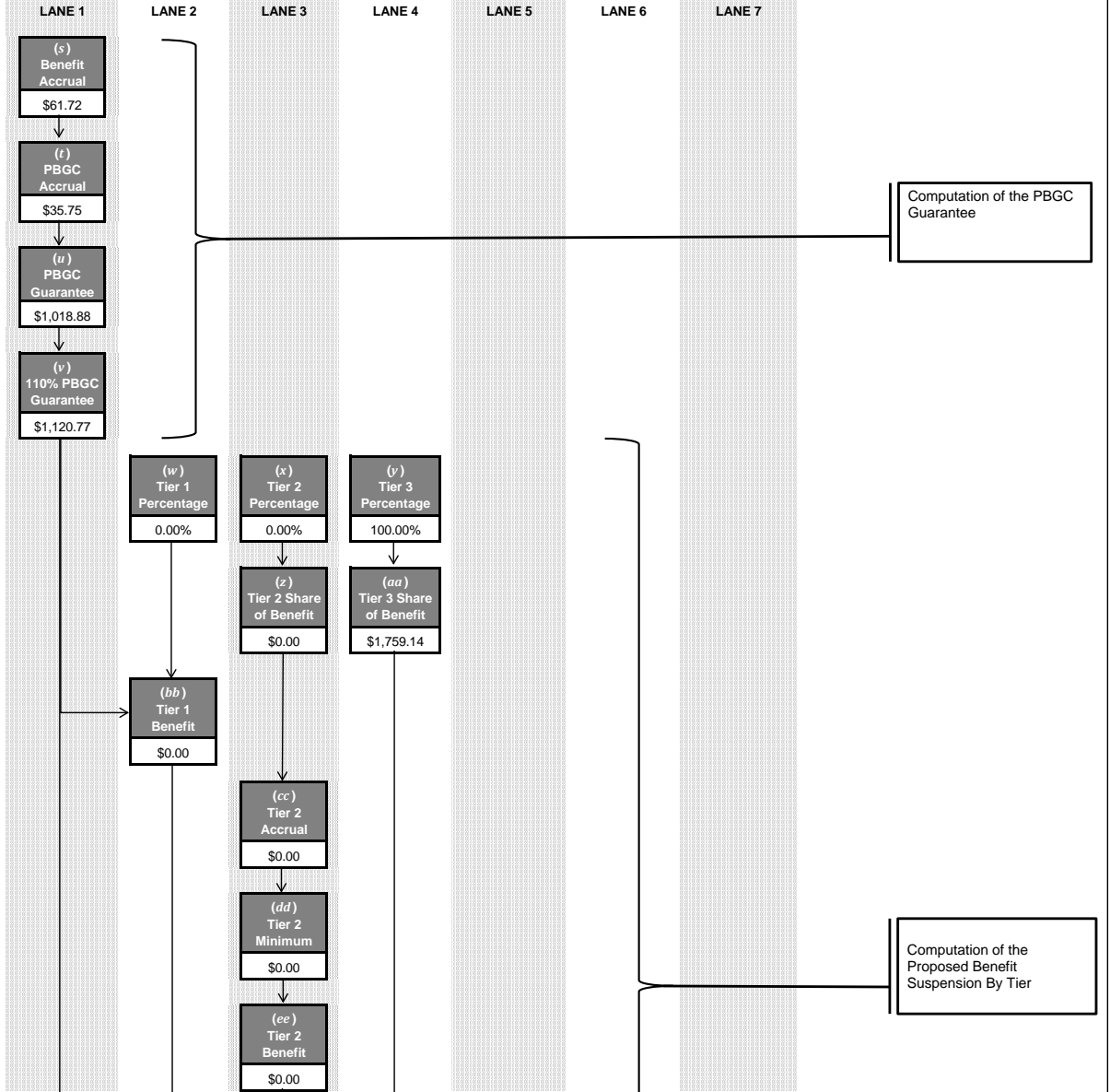
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

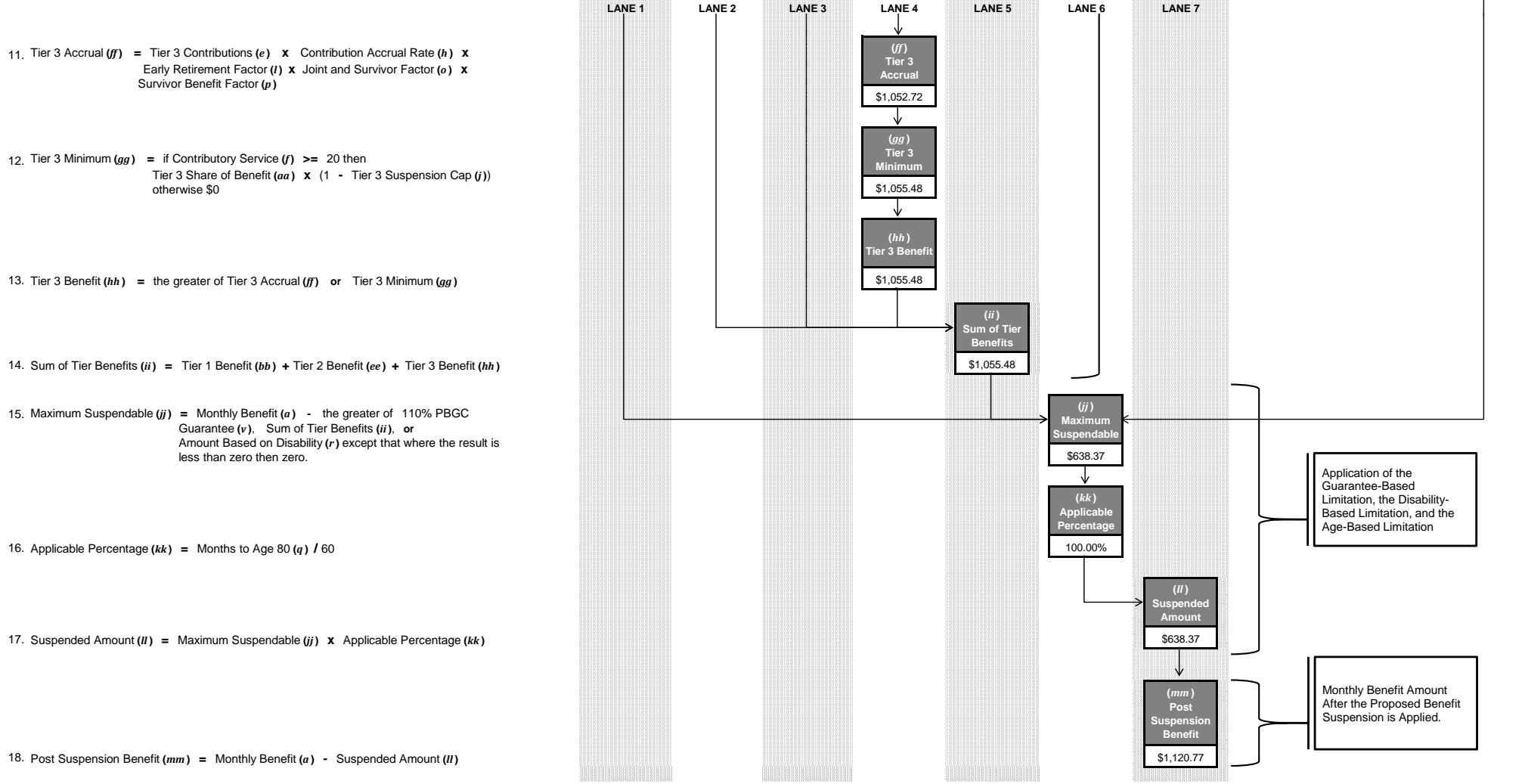
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,759.14	\$105,272.00	\$0.00	\$0.00	\$105,272.00	28.5	28.5	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



The participant's monthly benefit of \$1,759.14 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$105,272 (Tier 3 Contributions - e). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the terminated vested participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$1,120.77 (110% PBGC Guarantee - v) is higher than \$1,055.48 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the participant's monthly benefit would be reduced to \$1,120.77 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,759.14	\$105,272.00	\$0.00	\$0.00	\$105,272.00	28.5	28.5	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

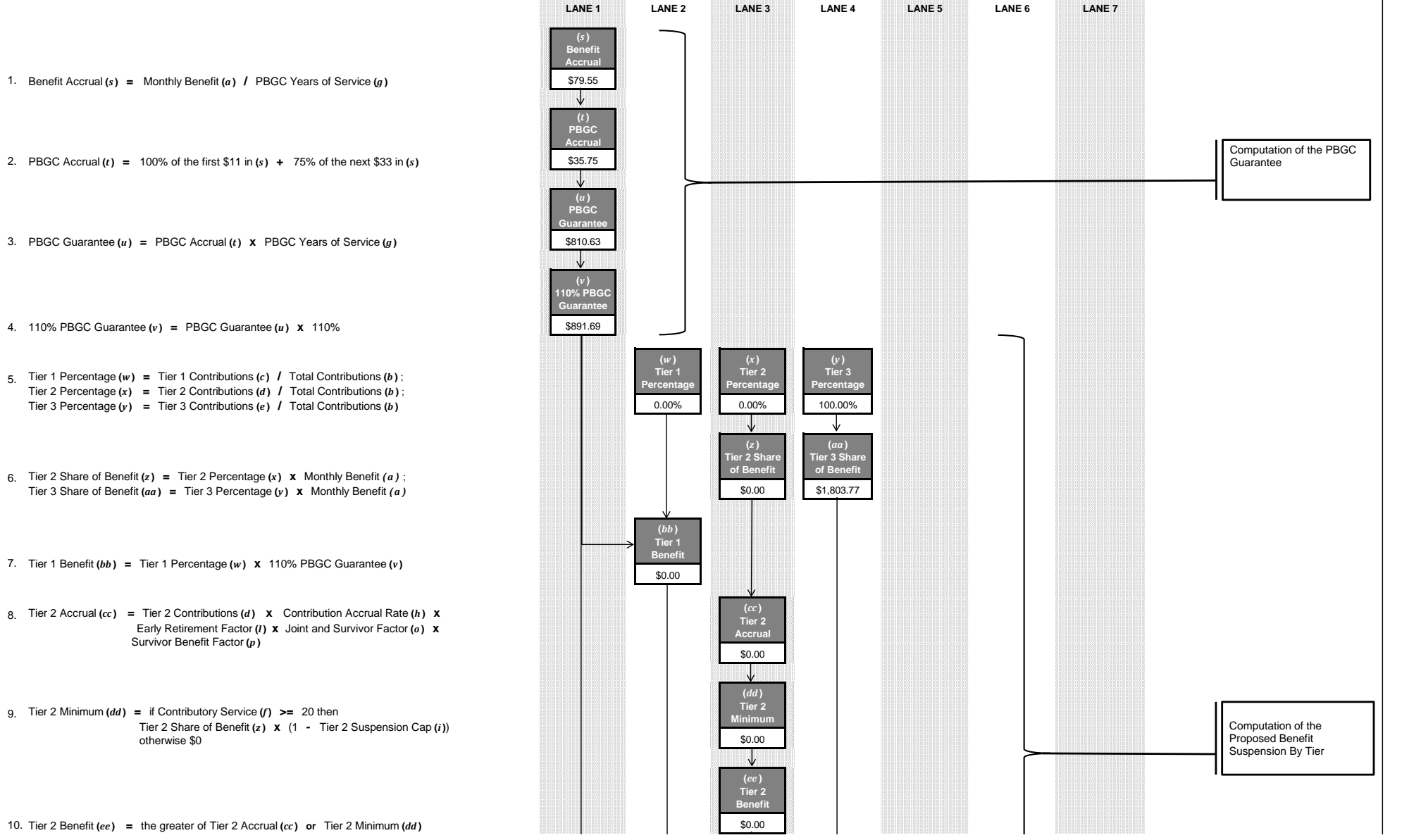
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 46 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 47 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with 20 or more Years of Contributory Service

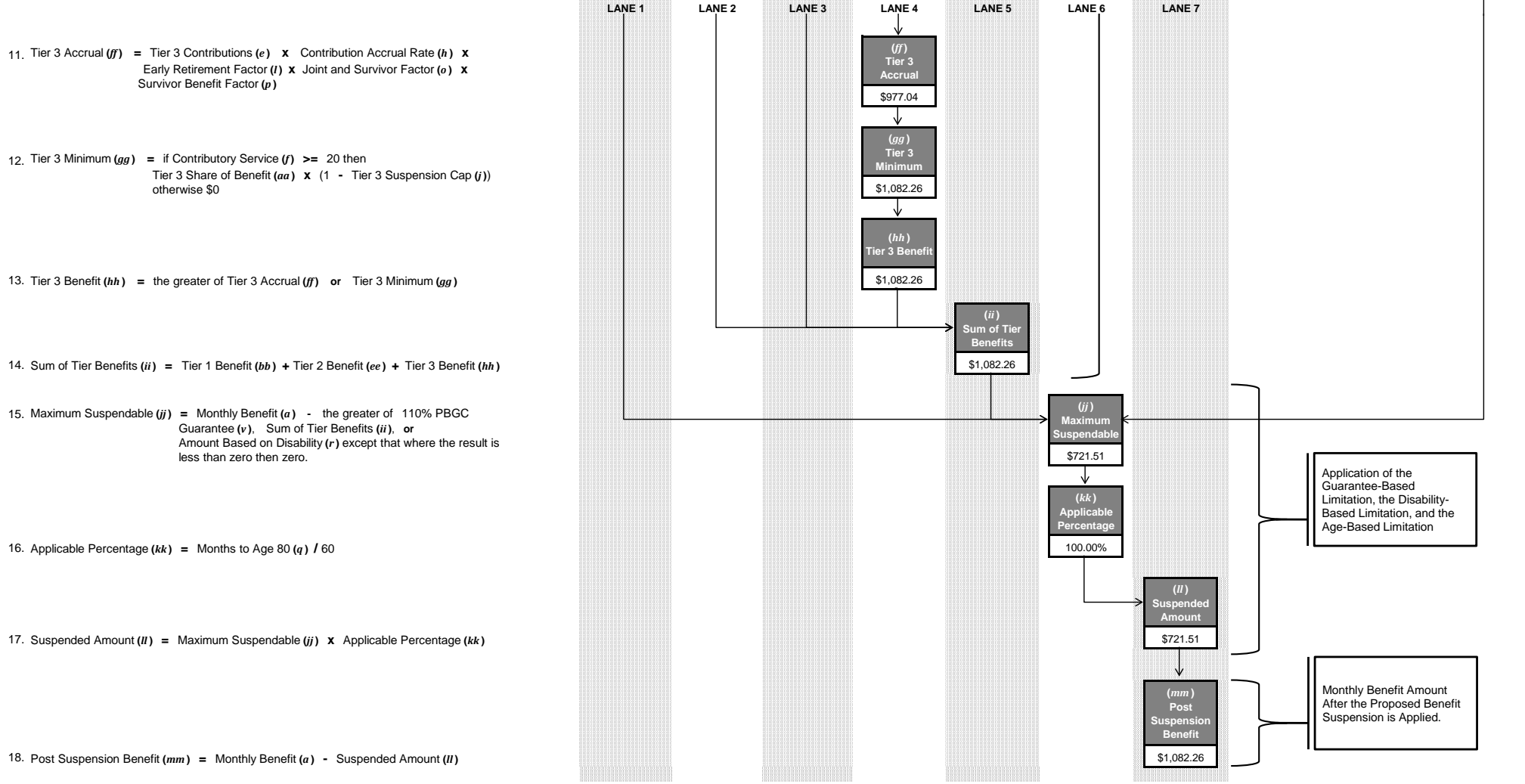
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,803.77	\$97,704.00	\$0.00	\$0.00	\$97,704.00	22.65	22.675	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$665.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability*
\$1,803.77	\$97,704.00	\$0.00	\$0.00	\$97,704.00	22.65	22.675	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$665.00



The participant's monthly benefit of \$1,803.77 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$97,704 (Tier 3 Contributions - e). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the terminated vested participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no applicable guarantee-based limitation or disability-based limitation because \$891.69 (110% PBGC Guarantee - v) and \$665 (Amount Based on Disability - r) are lower than \$1,082.26 (Sum of Tier Benefits - ii), the reduced amount per the proposed suspension. As a result, the participant's monthly benefit would be reduced to \$1,082.26 (Post Suspension Benefit - mm).

*For illustration purposes, this example assumes the terminated vested participant becomes eligible for the disability benefit under the plan.

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability*
\$1,803.77	\$97,704.00	\$0.00	\$0.00	\$97,704.00	22.65	22.675	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$665.00

LANE 1 LANE 2 LANE 3 LANE 4 LANE 5 LANE 6 LANE 7

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 47 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 48 Calculation of the Proposed Benefit Suspension of a Tier 3 Terminated Vested Participant with 20 or more Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$491.84	\$26,742.00	\$0.00	\$0.00	\$26,742.00	22	22	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	44	\$0.00

1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

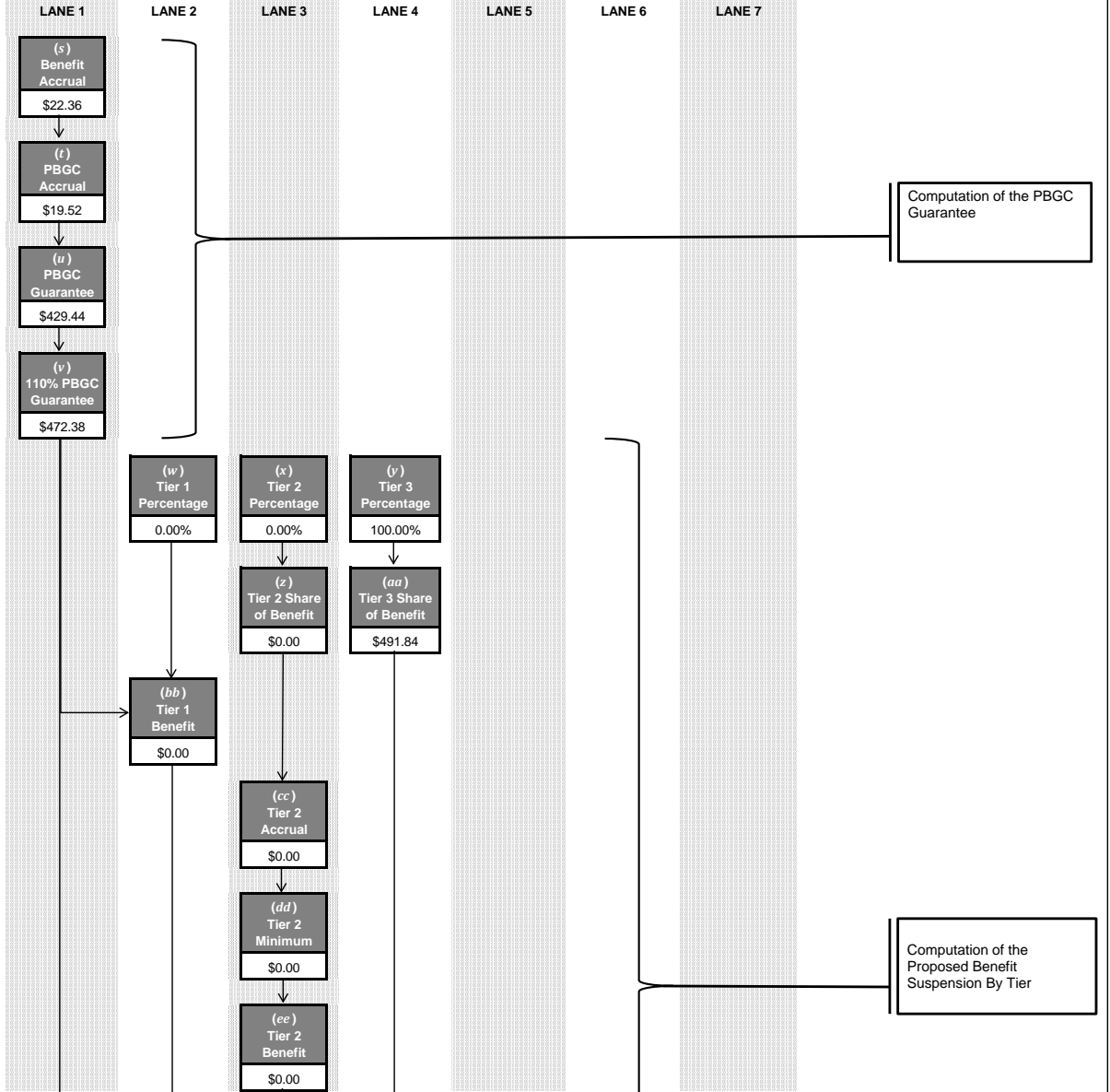
6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (bb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

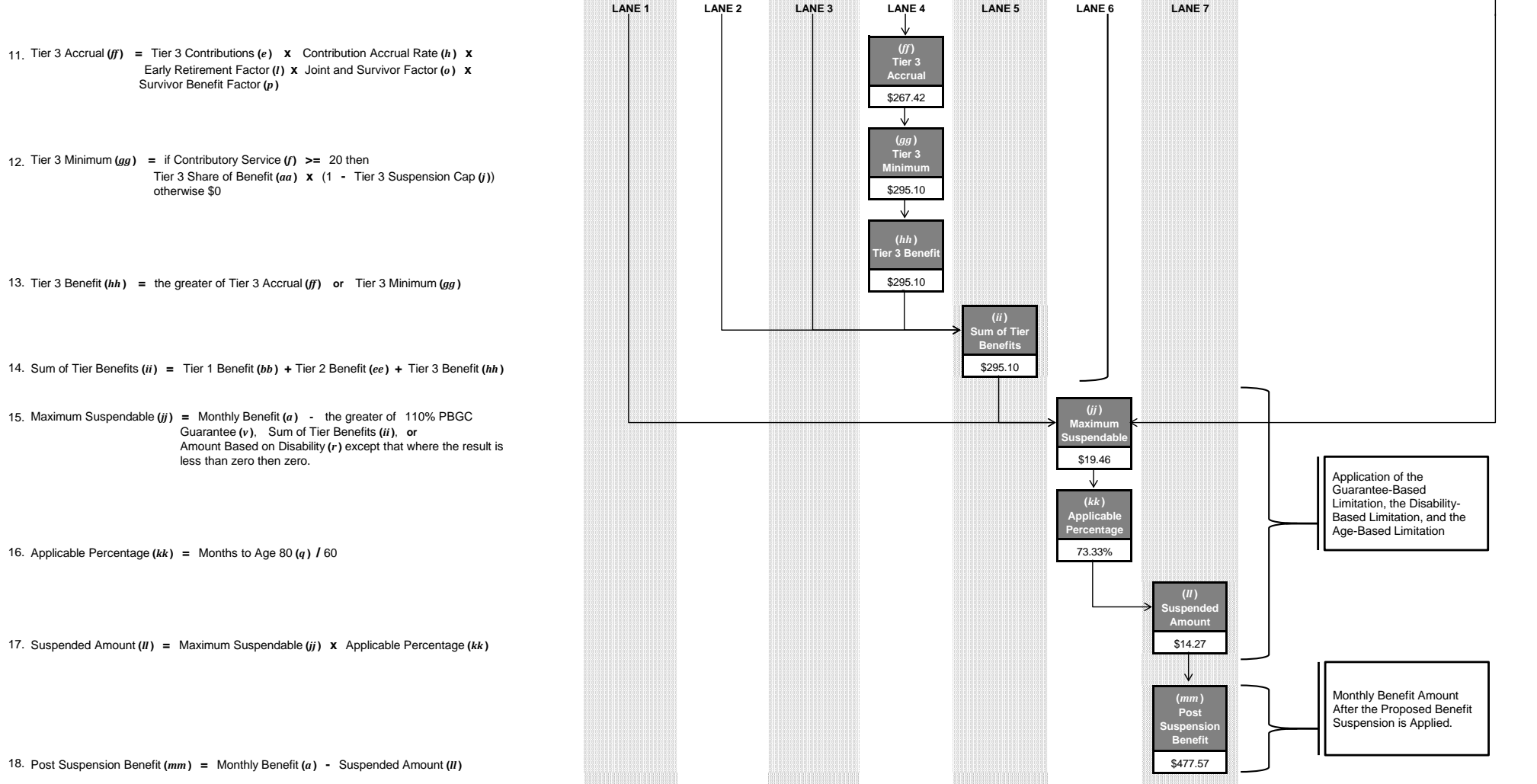
10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$491.84	\$26,742.00	\$0.00	\$0.00	\$26,742.00	22	22	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	44	\$0.00



The participant's monthly benefit of \$491.84 (Monthly Benefit - a) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$26,742 (Tier 3 Contributions - e). A 40% cap to the amount of the suspension applies (see Tier 3 Minimum - gg) under the proposed benefit suspension plan because the participant has 20 or more years of contributory service credit (see Contributory Service - f). In this example, there is no applicable disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability but the guarantee-based limitation applies because \$472.38 (110% PBGC Guarantee - v) is higher than \$295.10 (Sum of Tier Benefits - ii) and therefore the maximum suspendable amount is \$19.46 (Maximum Suspensible - jj). The age-based limitation also applies because the participant has reached age 75 as of the effective date of the suspension (see note below). Because the age-based limitation applies the suspended amount is determined by the product of 73.33% (Applicable Percentage - kk) and \$19.46 (Maximum Suspensible - jj) resulting in \$14.27 (Suspended Amount - ll). Accordingly, the participant's monthly benefit would be reduced to \$477.57 (Post Suspension Benefit - mm) which is the result of \$491.84 (Monthly Benefit - a) minus \$14.27 (Suspended Amount - ll).

Note: The participant's birth date is in March 1940, making the participant 76 years and 4 months of age as of the end of the month in which the suspension becomes effective (July 2016) and thus there is 44 (Months to Age 80 - q) months during the period that begins with the month after the month in which the suspension is effective (August 2016) and ends with the month in which the retiree attains the age of 80 (March 2020).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability	
\$491.84	\$26,742.00	\$0.00	\$0.00	\$26,742.00	22	22	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	44	\$0.00	
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7					

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 48 (continued)

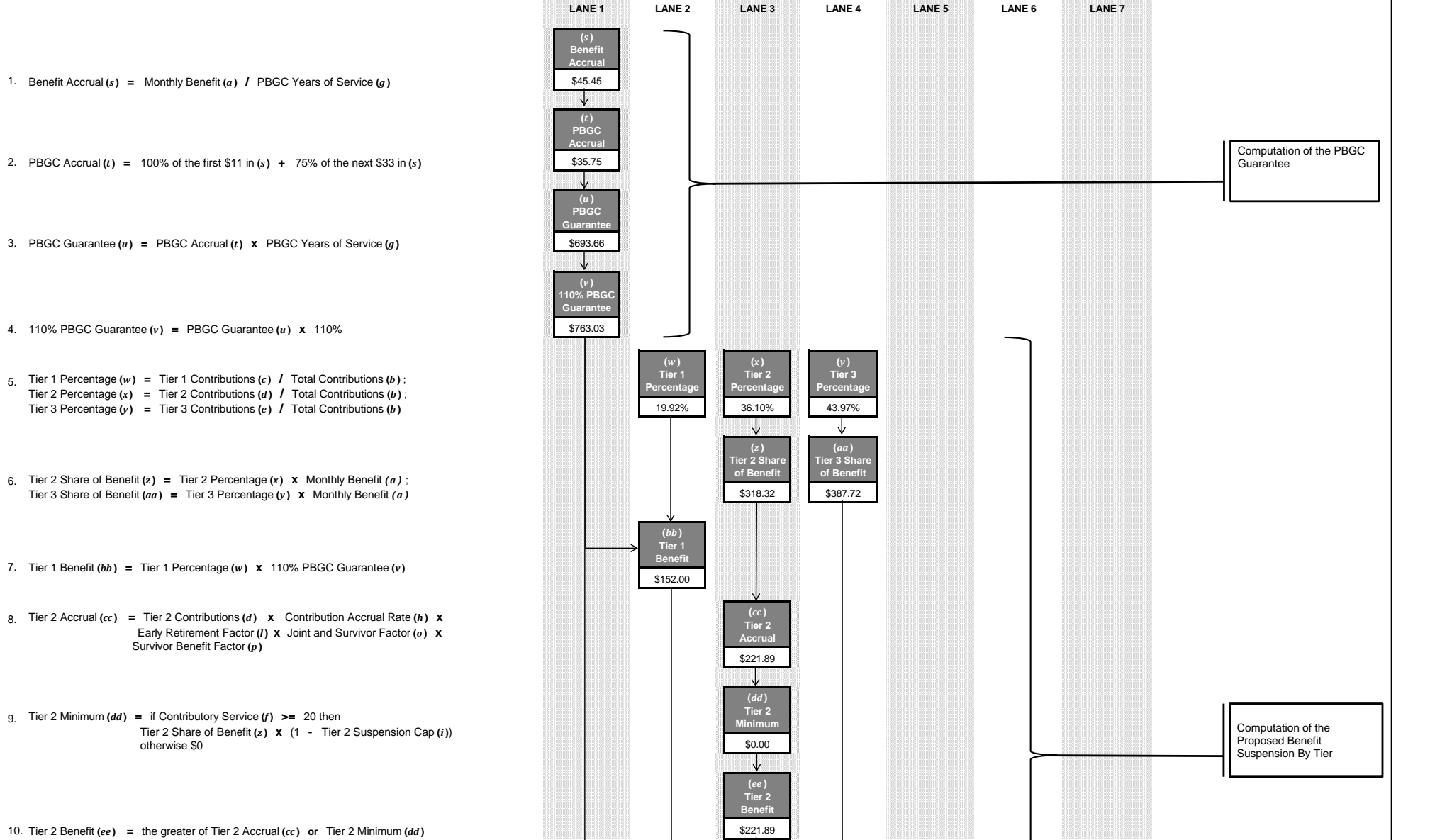
**ADDITIONAL CALCULATION ILLUSTRATIONS
PARTICIPANTS WITH SERVICE IN MULTIPLE TIERS**

Contributory Service Credits:	ACTIVE, RETIRED OR BENEFICIARY		TERMINATED VESTED	
	<20 YEARS	>=20 YEARS	<20 YEARS	>=20 YEARS
	EXAMPLE 49	EXAMPLE 50	EXAMPLE 51	EXAMPLE 52
TIER 1	TIER 1 - 110% OF PBGC GUARANTEE /	TIER 1 - 110% OF PBGC GUARANTEE /	TIER 1 - 110% OF PBGC GUARANTEE /	TIER 1 - 110% OF PBGC GUARANTEE /
TIER 2	TIER 2 - 1% OF TIER 2 CONTRIBUTIONS NO CAP /	TIER 2 - 1% OF TIER 2 CONTRIBUTIONS 50% CAP /	TIER 2 - .5% OF TIER 2 CONTRIBUTIONS NO CAP /	TIER 2 - 1% OF TIER 2 CONTRIBUTIONS 50% CAP /
TIER 3	TIER 3 - 1% OF TIER 3 CONTRIBUTIONS NO CAP	TIER 3 - 1% OF TIER 3 CONTRIBUTIONS 40% CAP	TIER 3 - .5% OF TIER 3 CONTRIBUTIONS NO CAP	TIER 3 - 1% OF TIER 3 CONTRIBUTIONS 40% CAP

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 49 Calculation of the Proposed Benefit Suspension of a Tier 1, 2, and 3 Active, **Retired** or Beneficiary Participant with less than 20 Years of Contributory Service

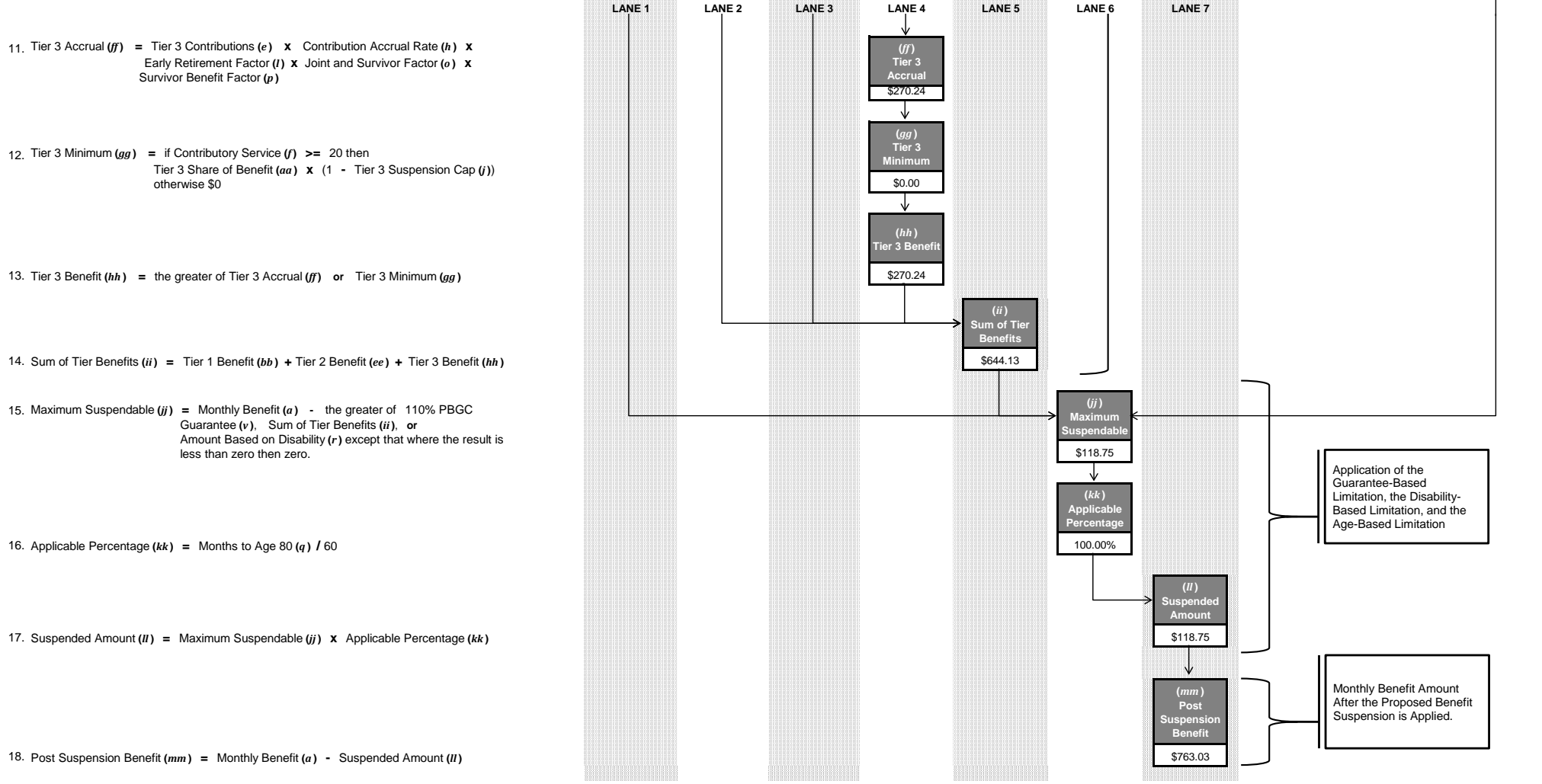
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$881.78	\$61,458.40	\$12,245.20	\$22,189.00	\$27,024.20	18.434	19.403	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$881.78	\$61,458.40	\$12,245.20	\$22,189.00	\$27,024.20	18.434	19.403	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00



A portion of the benefit suspension of the retiree's monthly benefit of \$881.78 (Monthly Benefit - a) is applied to the maximum extent permissible because 19.92% (Tier 1 Percentage - w) of the retiree's benefit is attributable to service with Tier 1 employers. The portion of the retiree's benefit attributable to service with Tier 2 and Tier 3 employers (Tier 2 Percentage - x and Tier 3 Percentage - y) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$22,189 (Tier 2 Contributions - d) and 1% (Contribution Accrual Rate - h) of \$27,024.20 (Tier 3 Contributions - e). In this example, there is no applicable age-based limitation because the retiree has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no disability-based limitation because \$0.00 (Amount Based on Disability - r) of the retiree's benefit is based on disability. However, the guarantee-based limitation applies because \$763.03 (110% PBGC Guarantee - v) is higher than \$644.16 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$118.75 (Maximum Suspensible - jj) and the retiree's monthly benefit would be reduced to \$763.03 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$881.78	\$61,458.40	\$12,245.20	\$22,189.00	\$27,024.20	18.434	19.403	1.0%	50%	40%	65 years; 0 months	1	N/A	Lifetime Only	1	1	60	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

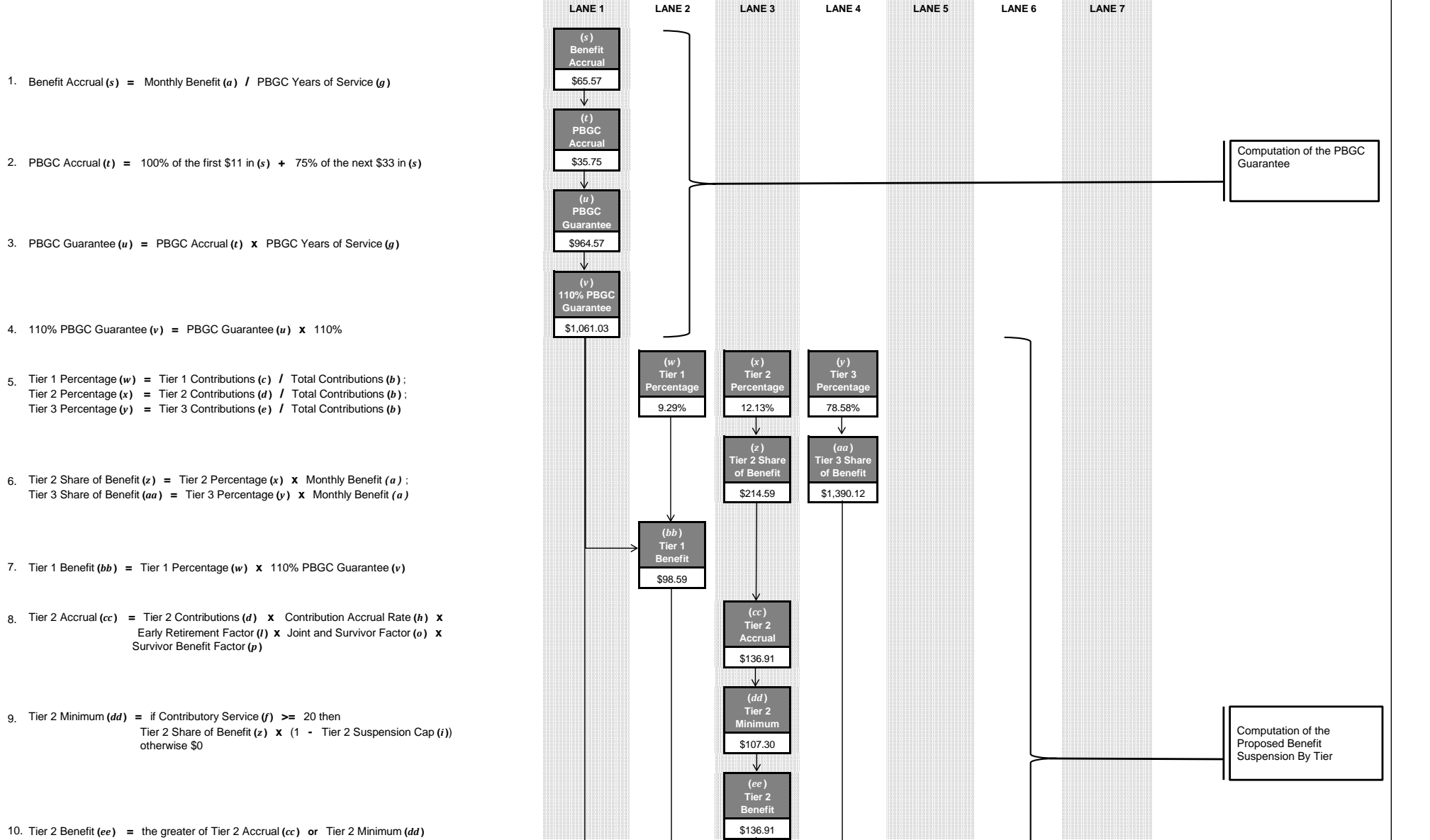
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 49 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 50 Calculation of the Proposed Benefit Suspension of a Tier 1, 2, and 3 Active, **Retired** or Beneficiary Participant with 20 or more Years of Contributory Service

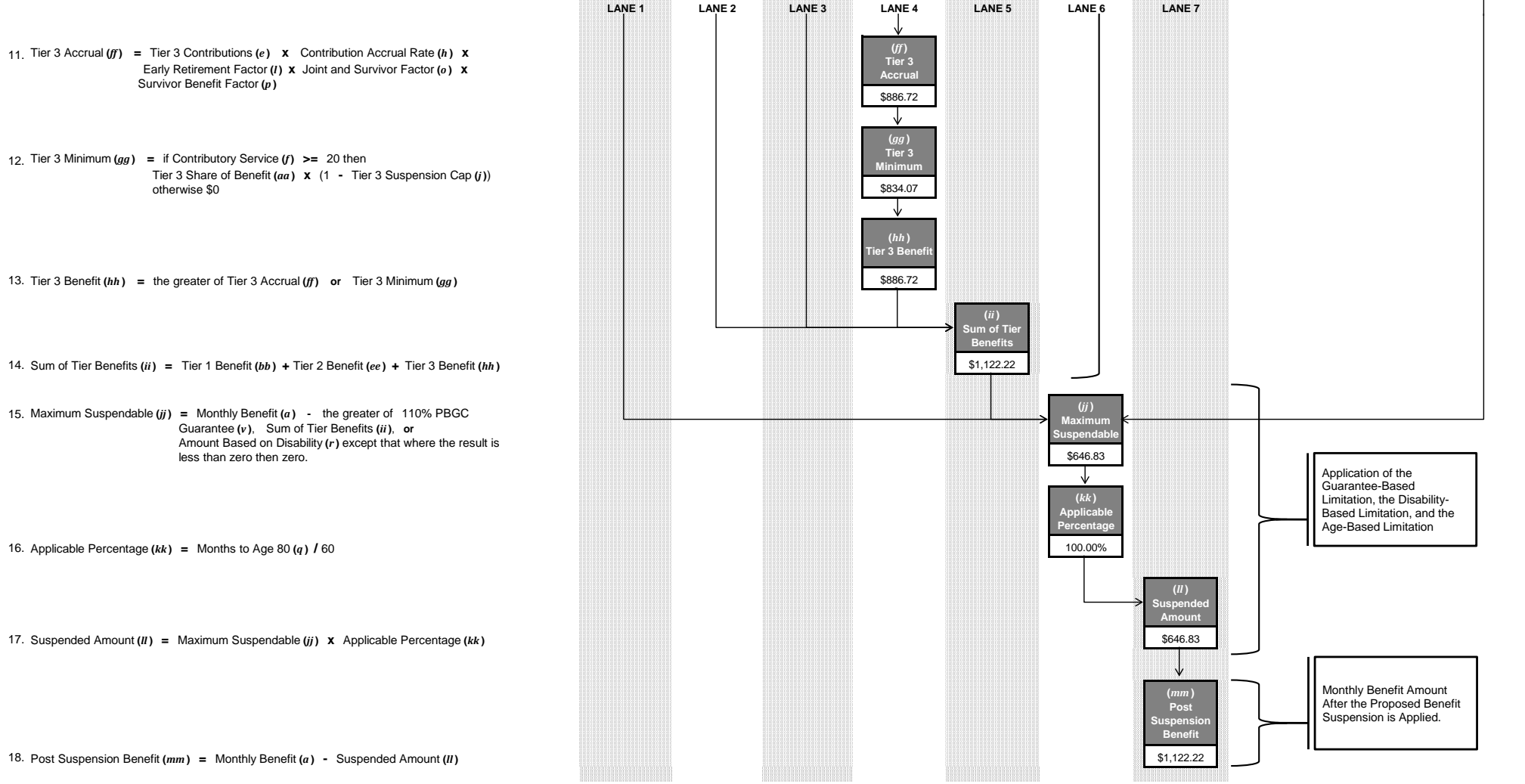
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,769.05	\$130,250.20	\$12,103.20	\$15,802.00	\$102,345.00	26.156	26.981	1.0%	50%	40%	67 years; 6 months	1	65	Joint and 50% Surviving Spouse	0.8664	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,769.05	\$130,250.20	\$12,103.20	\$15,802.00	\$102,345.00	26.156	26.981	1.0%	50%	40%	67 years; 6 months	1	65	Joint and 50% Surviving Spouse	0.8664	1	60	\$0.00



A portion of the benefit suspension of the retiree's monthly benefit of \$1,769.05 (Monthly Benefit - a) is applied to the maximum extent permissible because 9.29% (Tier 1 Percentage - w) of the retiree's benefit is attributable to service with Tier 1 employers. The portion of the retiree's benefit attributable to service with Tier 2 and Tier 3 employers (Tier 2 Percentage - x and Tier 3 Percentage - y) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$15,802 (Tier 2 Contributions - d) and 1% (Contribution Accrual Rate - h) of \$102,345 (Tier 3 Contributions - e). In this example, there is no applicable age-based limitation because the retiree has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no disability-based limitation because \$0 (Amount Based on Disability - r) of the retiree's benefit is based on disability. The guarantee-based limitation does not apply because \$1,061.03 (110% PBGC Guarantee - v) is lower than \$1,122.22 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the retiree's monthly benefit would be reduced to \$1,122.22 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability								
\$1,769.05	\$130,250.20	\$12,103.20	\$15,802.00	\$102,345.00	26.156	26.981	1.0%	50%	40%	67 years; 6 months	1	65	Joint and 50% Surviving Spouse	0.8664	1	60	\$0.00								
							LANE 1			LANE 2			LANE 3			LANE 4			LANE 5			LANE 6			LANE 7

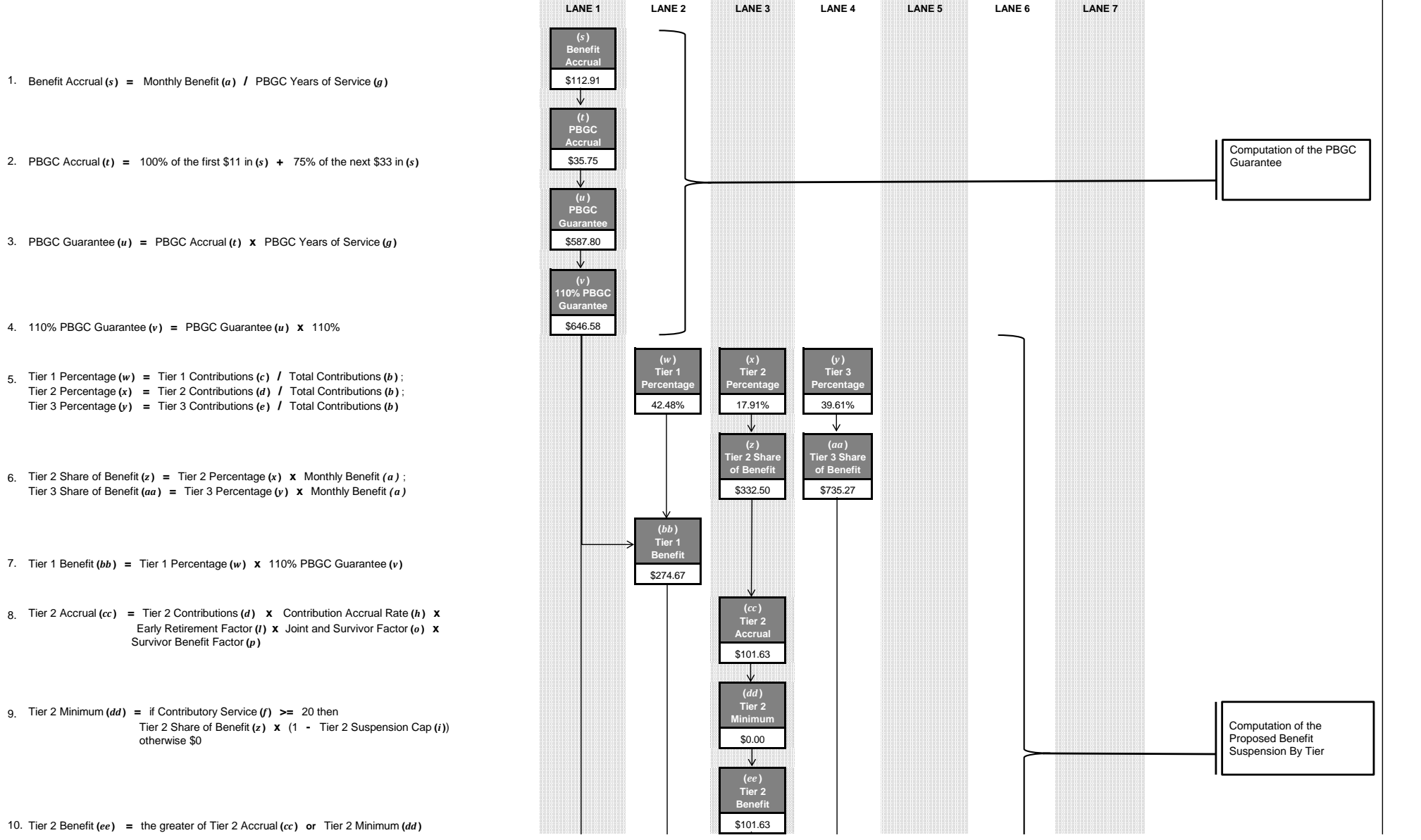
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 50 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 51 Calculation of the Proposed Benefit Suspension of a Tier 1, 2, and 3 Terminated Vested Participant with less than 20 Years of Contributory Service

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,856.41	\$113,483.60	\$48,209.00	\$20,326.60	\$44,948.00	15.95	16.442	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



1. Benefit Accrual (s) = Monthly Benefit (a) / PBGC Years of Service (g)

2. PBGC Accrual (t) = 100% of the first \$11 in (s) + 75% of the next \$33 in (s)

3. PBGC Guarantee (u) = PBGC Accrual (t) x PBGC Years of Service (g)

4. 110% PBGC Guarantee (v) = PBGC Guarantee (u) x 110%

5. Tier 1 Percentage (w) = Tier 1 Contributions (c) / Total Contributions (b);
 Tier 2 Percentage (x) = Tier 2 Contributions (d) / Total Contributions (b);
 Tier 3 Percentage (y) = Tier 3 Contributions (e) / Total Contributions (b)

6. Tier 2 Share of Benefit (z) = Tier 2 Percentage (x) x Monthly Benefit (a);
 Tier 3 Share of Benefit (aa) = Tier 3 Percentage (y) x Monthly Benefit (a)

7. Tier 1 Benefit (hb) = Tier 1 Percentage (w) x 110% PBGC Guarantee (v)

8. Tier 2 Accrual (cc) = Tier 2 Contributions (d) x Contribution Accrual Rate (h) x
 Early Retirement Factor (l) x Joint and Survivor Factor (o) x
 Survivor Benefit Factor (p)

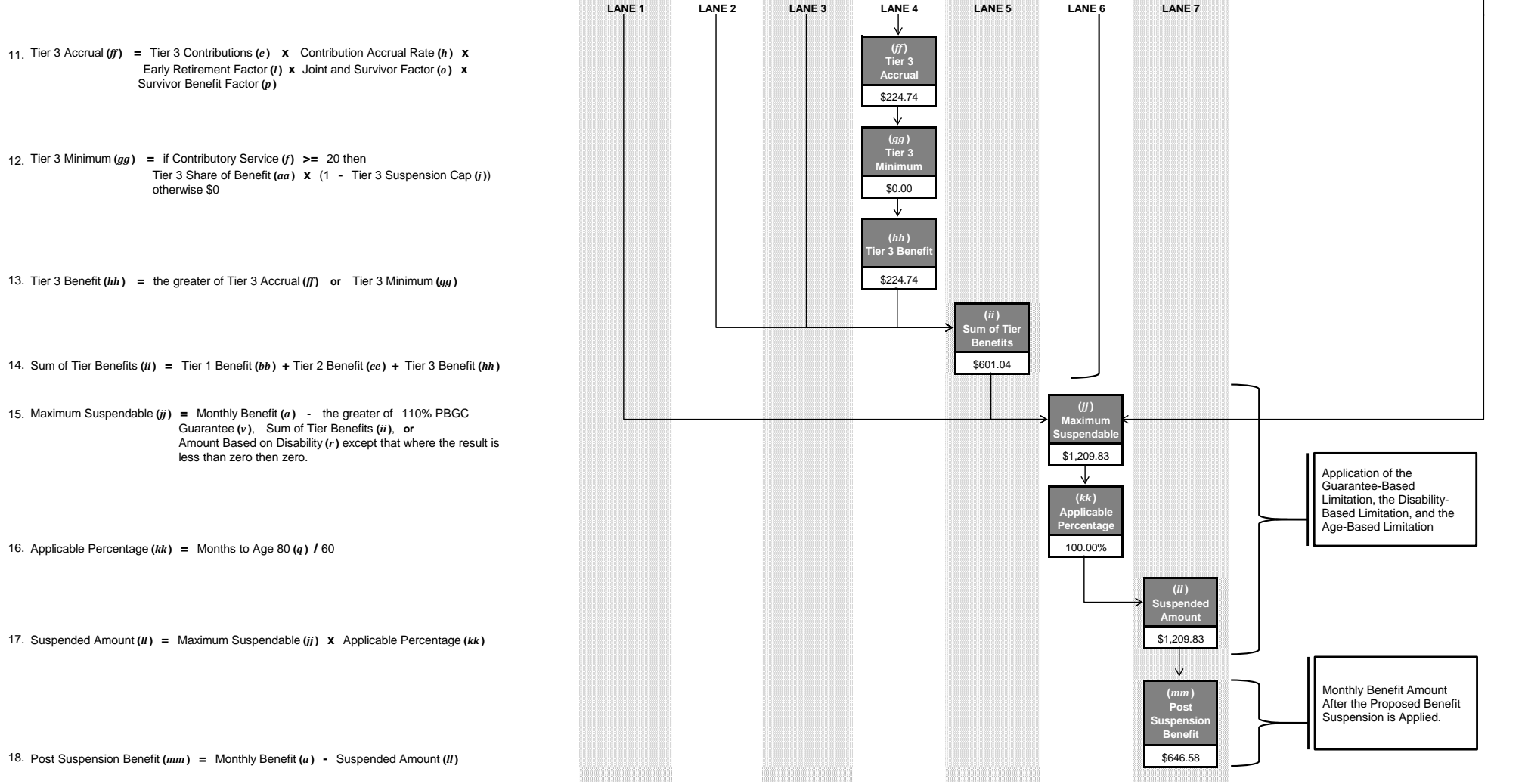
9. Tier 2 Minimum (dd) = if Contributory Service (f) >= 20 then
 Tier 2 Share of Benefit (z) x (1 - Tier 2 Suspension Cap (i))
 otherwise \$0

10. Tier 2 Benefit (ee) = the greater of Tier 2 Accrual (cc) or Tier 2 Minimum (dd)

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$1,856.41	\$113,483.60	\$48,209.00	\$20,326.60	\$44,948.00	15.95	16.442	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



A portion of the benefit suspension of the participant's monthly benefit of \$1,856.41 (Monthly Benefit - a) is applied to the maximum extent permissible because 42.48% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The portion of the participant's benefit attributable to service with Tier 2 and Tier 3 employers (Tier 2 Percentage - x and Tier 3 Percentage - y) is proposed to be suspended to 0.5% (Contribution Accrual Rate - h) of \$20,326.60 (Tier 2 Contributions - d) and 0.5% (Contribution Accrual Rate - h) of \$44,948 (Tier 3 Contributions - e). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. However, the guarantee-based limitation applies because \$646.58 (110% PBGC Guarantee - v) is higher than \$601.04 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the maximum amount that can be suspended is \$1,209.83 (Maximum Suspensible - jj) and the participant's monthly benefit would be reduced to \$646.58 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$1,856.41	\$113,483.60	\$48,209.00	\$20,326.60	\$44,948.00	15.95	16.442	0.5%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

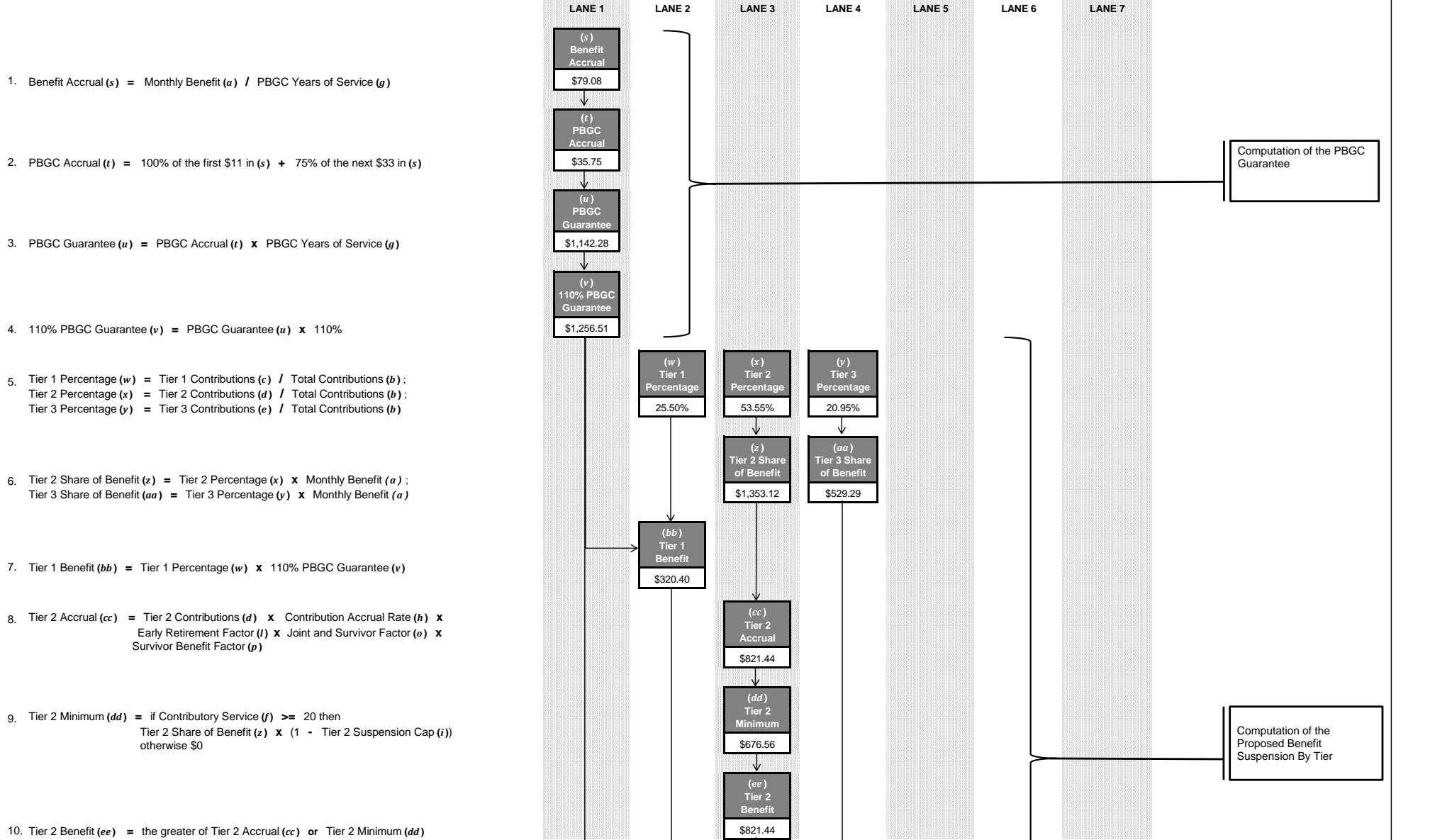
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 51 (continued)

Central States, Southeast and Southwest Areas Pension Plan
 Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

EXAMPLE 52 Calculation of the Proposed Benefit Suspension of a Tier 1, 2, and 3 Terminated Vested Participant with 20 or more Years of Contributory Service

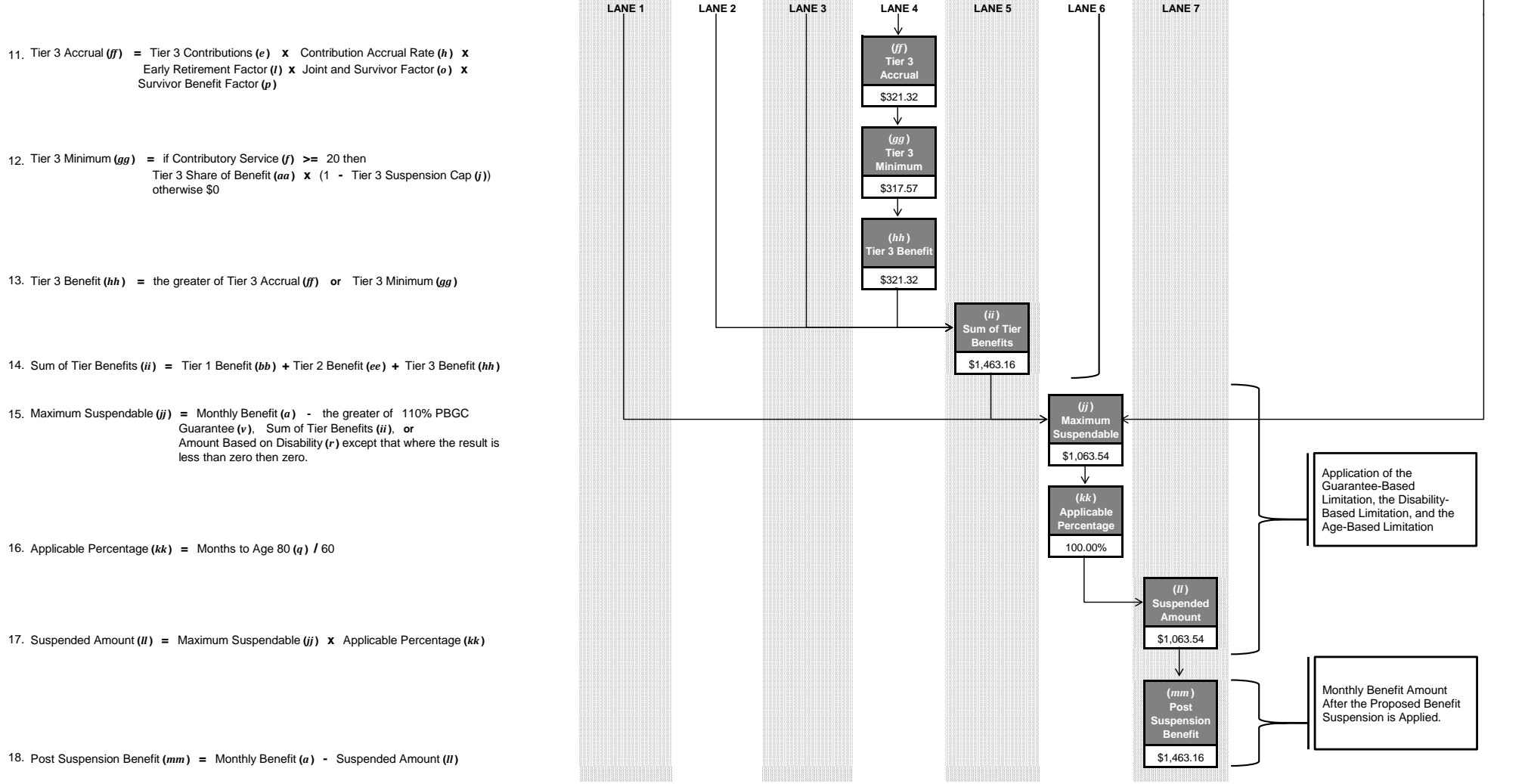
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,526.70	\$153,388.80	\$39,112.60	\$82,144.20	\$32,132.00	31.581	31.952	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
Monthly Benefit	Total Contributions	Tier 1 Contributions	Tier 2 Contributions	Tier 3 Contributions	Contributory Service	PBGC Years of Service	Contribution Accrual Rate	Tier 2 Suspension Cap	Tier 3 Suspension Cap	Participant Age at Retirement	Early Retirement Factor	Spouse Age at Retirement	Form of Payment	Joint and Survivor Factor	Survivor Benefit Factor	Months To Age 80	Amount Based On Disability
\$2,526.70	\$153,388.80	\$39,112.60	\$82,144.20	\$32,132.00	31.581	31.952	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00



A portion of the benefit suspension of the participant's monthly benefit of \$2,526.70 (Monthly Benefit - a) is applied to the maximum extent permissible because 25.5% (Tier 1 Percentage - w) of the participant's benefit is attributable to service with Tier 1 employers. The portion of the participant's benefit attributable to service with Tier 2 and Tier 3 employers (Tier 2 Percentage - x and Tier 3 Percentage - y) is proposed to be suspended to 1% (Contribution Accrual Rate - h) of \$82,144.20 (Tier 2 Contributions - d) and 1% (Contribution Accrual Rate - h) of \$32,132 (Tier 3 Contributions - e). In this example, there is no applicable age-based limitation because the participant has not reached age 75 as of the effective date of the suspension (see Months To Age 80 - q) and there is no disability-based limitation because \$0 (Amount Based on Disability - r) of the participant's benefit is based on disability. The guarantee-based limitation does not apply because \$1,256.51 (110% PBGC Guarantee - v) is lower than \$1,463.16 (Sum of Tier Benefits - ii), the reduced benefit amount per the proposed suspension. As a result, the participant's monthly benefit would be reduced to \$1,463.16 (Post Suspension Benefit - mm).

Central States, Southeast and Southwest Areas Pension Plan

Illustration of How the Proposed Benefit Suspension Affects Individuals in Each Category Differently

(a) Monthly Benefit	(b) Total Contributions	(c) Tier 1 Contributions	(d) Tier 2 Contributions	(e) Tier 3 Contributions	(f) Contributory Service	(g) PBGC Years of Service	(h) Contribution Accrual Rate	(i) Tier 2 Suspension Cap	(j) Tier 3 Suspension Cap	(k) Participant Age at Retirement	(l) Early Retirement Factor	(m) Spouse Age at Retirement	(n) Form of Payment	(o) Joint and Survivor Factor	(p) Survivor Benefit Factor	(q) Months To Age 80	(r) Amount Based On Disability
\$2,526.70	\$153,388.80	\$39,112.60	\$82,144.20	\$32,132.00	31.581	31.952	1.0%	50%	40%	N/A	1	N/A	N/A	1	1	60	\$0.00
							LANE 1	LANE 2	LANE 3	LANE 4	LANE 5	LANE 6	LANE 7				

Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(a) exclusion of certain forfeitable benefits (for example, increased benefits that have not become part of the accrued benefit)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(b)(1)(A) exclusion of certain benefits and benefit increases in effect for less than 60 months?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the limitations contained in the section 4022A(c)(2) definition of the accrual rate used for calculating the monthly guaranteed benefit (the accrual rate must be based on a benefit that is no greater than the monthly benefit payable under the plan at normal retirement age in the form of a single life annuity (for example, if the benefit reflected an actuarial increase related to delayed retirement or is paid in the form of a social security level income option) and must be calculated without regard to any reduction under § 411(a)(3)(E), divided by years of credited service (credited service cannot exceed 1 year for any year of participation))?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(d) limitation that the guaranteed benefit will not exceed the benefit calculated under the plan as reduced under § 411(a)(3)(E)?	No
Is the monthly guaranteed benefit calculated under section 4022A reduced on account of the section 4022A(e) exclusion, pursuant to section 4022(b)(6), of benefits that would not be guaranteed if paid under a single-employer plan (benefits paid from a plan that does not satisfy the requirements of § 401(a) or § 404(a)(2))?	No

EXAMPLE 52 (continued)