

**Southwest Ohio Regional Council of Carpenters Pension Plan
Checklist Item #21**

Does the application describe how the plan sponsor took into account – or did not take into account – in the determination that all reasonable measures have been taken to avoid insolvency the impact of:

- benefit and contribution levels on retaining active participants and bargaining groups under the plan; and
- past and anticipated contribution increases under the plan on employer attrition and retention levels?

See Section 5.03.

Document 20.1 contains the description of how the Board of Trustees of the Southwest Ohio Regional Council of Carpenters Pension Plan took into account the impact of:

- benefit and contribution levels on retaining active participants and bargaining groups under the plan; and
- past and anticipated contribution increases under the plan on employer attrition and retention levels

in the determination that all reasonable measures have been taken to avoid insolvency.