

**Southwest Ohio Regional Council of Carpenters Pension Plan  
Checklist Item #22**

Does the application include a discussion of any other factors the plan sponsor took into account including how and why those factors were taken into account? See Section 5.04.

Document 20.1 contains the description of all of the factors the Board of Trustees of the Southwest Ohio Regional Council of Carpenters Pension Plan took into account in the determination that all reasonable measures have been taken to avoid insolvency, including how and why such factors were taken into account.