

**International Association of Machinists Motor City Pension Fund**

**EIN/Plan #: 38-6237143/001**

**Checklist Item #9 – 4.01 Demonstration that Limitations on Individual Suspensions Satisfied**

*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.*

Document 9.1 provides demonstrations that the proposed suspension satisfies the statutory limitations described in § 432(e)(9)(D)(i), (ii), and (iii).

## **Document 9.1**

### **Demonstrations that the Limitations on Individual Suspensions Are Satisfied**

The following calculations illustrate how the proposed suspension satisfies the 110% of PBGC guarantee limitation, the age-based limitation, and the disability-based limitation, as established under Code §432(e)(9)(D)(i), (ii), and (iii), respectively. In particular, the proposed suspension does not reduce or change the benefit of any participant or beneficiary whose benefit amount is less than 110% of the PBGC guarantee. In addition, the proposed suspension does not affect any participant or beneficiary who will be age 80 or older as of January 31, 2018 (the end of the month in which the January 1, 2018 effective date of the proposed suspension occurs). Lastly, the proposed suspension does not affect any participant that was awarded a disability benefit under the Plan.

The proposed suspension does not affect any participant that was awarded a Disability Pension. The Plan's definition of what qualifies as a permanent and total disability, which is required to receive a Disability Pension, is explained in Section 1.20 of the plan document. Section 1.20 can be found on Checklist Item #36, page 36.10. The service and age requirements for the Plan's Disability Pension is explained in Section 3.04 of the plan document, which can be found on Checklist Item #36, page 36.19. Section 3.04 also notes that the Disability Benefit is not payable unless the participant was eligible before January 1, 2009. The amount of the Disability Pension is explained in Section 4.05 of the plan document, which can be found on Checklist Item #36, page 36.22. When the Disability Pension would be payable to a participant is explained in Section 5.02 of the plan document, which can be found on Checklist Item #36, page 36.32. This Disability Pension, which was available through January 1, 2009, had been in place at least back to 1978.

Application of the limitation provisions is based on the total benefit payable to the participant or beneficiary. However, if a participant's benefit is split with an alternate payee under the terms of a qualified domestic relations order (QDRO), then the determination of the guaranteed level for both parties is based on the terms of the QDRO. Generally, if the QDRO provides the alternate payee a shared interest with the participant, then the participant's total benefit is used for purposes of determining the guaranteed amount for both parties. If the QDRO provides a separate interest for the alternate payee, then the alternate payee's separate benefit level is used to determine the guaranteed amount. If there are multiple QDROs with multiple alternate payees, this determination is made separately with each applicable QDRO.

Similarly, in the event that the age-based limitation applies to a participant that has a QDRO, then the type of QDRO will determine whether the Pension Plan uses the participant's or alternate payee's age. If the QDRO provides the alternate payee a shared interest with the participant, then the participant's age is used for purposes of determining the age as of the proposed suspension's effective date. Alternatively, if the QDRO provides a separate interest for the

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alternate payee, then the alternate payee's age is used to determine the application of the age-based limitation. If there are multiple QDROs with multiple alternate payees, the determination of whose age to use is determined separately with each applicable QDRO.

The application of the age-based limitation for a participant who elected a joint and survivor benefit also is based on the age of the participant as of the effective date of the proposed suspension, unless he or she is deceased, in which case the surviving spouse's age is used to determine the application of the age-based limitation.

See the following pages for illustrations demonstrating that proposed suspension satisfies the above-mentioned statutory limitations. No sample has been provided for a participant who is disabled and over age 75 because there are no participants that meet both of these conditions.

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**Illustration #1**

**Participant Category: QDRO in Payment Age 75-80**

Date of birth	11/29/1940
Spouse date of birth	5/29/1961
Date of retirement	7/1/2007
Age at retirement date	66 years 7 months
Age at suspension date	77 years 2 months
Spouse age at suspension date	56 years 8 months
Current monthly benefit	2036.99
Pop-up benefit if spouse dies first	2546.24
Spouse benefit if participant dies first	1527.74
Late factor applied to current monthly benefit	1.1860
Current monthly benefit, without regard to late factor (LRF)	1717.53
Pop-up benefit if spouse dies first, w/o regard to LRF	2146.91
Spouse benefit if participant dies first, w/o regard to LRF	1288.15
Total Benefit Credits	21.50
Form of pension	joint & 75% w pop-up

**Calculation of 110% of PBGC Guarantee**

	Current Benefit	Pop-up Benefit	Survivor Benefit
Monthly benefit/ Benefit Credits	79.89	99.86	59.91
PBGC guaranteed accrual rate	35.75	35.75	35.75
PBGC guaranteed benefit, current benefit	768.63	768.63	768.63
110% of PBGC guaranteed benefit, current benefit	845.49	845.49	845.49
Suspension benefit prior to age based limitation	845.49	845.49	845.49
<b>Age Based Limitation</b>			
Months from age 80 (at suspension date, max 60 mos)	34	34	34
Benefits after age-based limitation	1361.81	1582.48	1141.13
<b>Final Monthly Benefit under Proposed Suspension</b>	1361.81	1582.48	1141.13

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	Yes

Notes: Service and benefit amounts shown are after adjustment for QDRO

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**Illustration #2**

**Participant Category: Retiree Over Age 80**

Date of birth	3/17/1935
Spouse date of birth	5/8/1940
Date of retirement	10/1/1997
Age at retirement date	62 years 6 months
Age at suspension date	82 years 10 months
Spouse age at suspension date	77 years 8 months
Current monthly benefit	2327.67
Spouse benefit if participant dies first	1745.75
Total Benefit Credits	29.75
Form of pension	joint & 75% no pop-up

**Calculation of 110% of PBGC Guarantee**

	Current Benefit	Survivor Benefit
Monthly benefit/ Benefit Credits	78.24	58.68
PBGC guaranteed accrual rate	35.75	35.75
PBGC guaranteed benefit, current benefit	1063.56	1063.56
110% of PBGC guaranteed benefit, current benefit	1169.92	1169.92
Suspension benefit prior to age based limitation	1169.92	1169.92
<b>Age Based Limitation</b>		
Months from age 80 (at suspension date, max 60 mos)	0	0
Benefits after age-based limitation	2327.67	1745.75
<b>Final Monthly Benefit under Proposed Suspension</b>	2327.67	1745.75

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	No
Age-based limit?	Yes

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**Illustration #3**

**Participant Category: Retiree Age 75-80**

Date of birth	3/21/1941
Spouse date of birth	2/6/1943
Date of retirement	7/1/2001
Age at retirement date	60 years 3 months
Age at suspension date	76 years 10 months
Spouse age at suspension date	74 years 11 months
Current monthly benefit	3049.25
Pop-up benefit if spouse dies first	3406.98
Spouse benefit if participant dies first	2286.94
Total Benefit Credits	33.75
Form of pension	joint & 75% w pop-up

**Calculation of 110% of PBGC Guarantee**

	Current Benefit	Pop-up Benefit	Survivor Benefit
Monthly benefit/ Benefit Credits	90.35	100.95	67.76
PBGC guaranteed accrual rate	35.75	35.75	35.75
PBGC guaranteed benefit, current benefit	1206.56	1206.56	1206.56
110% of PBGC guaranteed benefit, current benefit	1327.22	1327.22	1327.22
Suspension benefit prior to age based limitation	1327.22	1327.22	1327.22
<b>Age Based Limitation</b>			
Months from age 80 (at suspension date, max 60 mos)	38	38	38
Benefits after age-based limitation	1958.63	2089.80	1679.12
<b>Final Monthly Benefit under Proposed Suspension</b>	1958.63	2089.80	1679.12

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	Yes

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**Illustration #4**

**Participant Category: Retiree Age 75-80, Late Retirement**

Date of birth	1/27/1940
Spouse date of birth	3/28/1940
Date of retirement	3/1/2005
Age at retirement date	65 years 1 months
Age at suspension date	78 years 0 months
Spouse age at suspension date	77 years 10 months
Current monthly benefit	3555.36
Pop-up benefit if spouse dies first	3914.90
Spouse benefit if participant dies first	2666.52
Late factor applied to current monthly benefit	1.0093
Current monthly benefit, without regard to late factor (LRF)	3522.60
Pop-up benefit if spouse dies first, w/o regard to LRF	3878.83
Spouse benefit if participant dies first, w/o regard to LRF	2641.95
Total Benefit Credits	18.00
Form of pension	joint & 75% w pop-up

**Calculation of 110% of PBGC Guarantee**

	Current Benefit	Pop-up Benefit	Survivor Benefit
Monthly benefit/ Benefit Credits	195.70	215.49	146.78
PBGC guaranteed accrual rate	35.75	35.75	35.75
PBGC guaranteed benefit, current benefit	643.50	643.50	643.50
110% of PBGC guaranteed benefit, current benefit	707.85	707.85	707.85
Suspension benefit prior to age based limitation	707.85	707.85	707.85
<b>Age Based Limitation</b>			
Months from age 80 (at suspension date, max 60 mos)	24	24	24
Benefits after age-based limitation	2416.36	2632.08	1883.05
<b>Final Monthly Benefit under Proposed Suspension</b>	2416.36	2632.08	1883.05

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**Illustration #5**

**Participant Category: Disability**

Date of birth	8/6/1960
Date of disability retirement	2/1/2009
Age at retirement date	48 years 5 months
Age at suspension date	57 years 5 months
Current monthly benefit	1405.02
Total Benefit Credits	29.00
Form of pension	life annuity

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	48.45
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	1036.75
110% of PBGC guaranteed benefit	1140.43

Suspension benefit prior to age based limitation 1140.43

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	60
Benefits after age-based limitation	1140.43

**Final Monthly Benefit under Proposed Suspension** 1405.02

**Summary of Applicable Federal Limitations**

Disability limit?	Yes
110% of PBGC guaranteed limit?	No
Age-based limit?	No

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**Illustration #6**

**Participant Category: Retiree Age 75-80 with Benefit Less Than 110% of PBGC Guarantee**

Date of birth	6/1/1942
Date of retirement	7/1/2007
Age at retirement date	65 years 0 months
Age at suspension date	75 years 8 months
Current monthly benefit	96.00
Total Benefit Credits	12.00
Form of pension	life annuity

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	8.00
PBGC guaranteed accrual rate	8.00
PBGC guaranteed benefit	96.00
110% of PBGC guaranteed benefit	105.60

Suspension benefit prior to age based limitation 96.00

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	52
Benefits after age-based limitation	96.00

**Final Monthly Benefit under Proposed Suspension** 96.00

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	Yes

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**Illustration #7**

**Participant Category: Alternate Payee Under Age 75**

Date of birth	1/20/1951
Date of retirement	7/1/2005
Age at retirement date	54 years 5 months
Age at suspension date	67 years 0 months
Current monthly benefit	108.87
Total Benefit Credits	5.00
Form of pension	life annuity

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	21.77
PBGC guaranteed accrual rate	19.08
PBGC guaranteed benefit	95.40
110% of PBGC guaranteed benefit	104.94

Suspension benefit prior to age based limitation 104.94

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	60
Benefits after age-based limitation	104.94

**Final Monthly Benefit under Proposed Suspension** 104.94

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	No

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**Illustration #8**

**Participant Category: QDRO Under Age 75**

Date of birth	1/1/1949
Date of retirement	7/1/2005
Age at retirement date	56 years 5 months
Age at suspension date	69 years 0 months
Current monthly benefit	112.97
Total Benefit Credits	5.00
Form of pension	life annuity

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	22.59
PBGC guaranteed accrual rate	19.70
PBGC guaranteed benefit	98.48
110% of PBGC guaranteed benefit	108.33

Suspension benefit prior to age based limitation 108.33

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	60
Benefits after age-based limitation	108.33

**Final Monthly Benefit under Proposed Suspension** 108.33

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	No

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**Illustration #9**

**Participant Category: Retiree Under Age 75**

Date of birth	9/19/1952
Spouse date of birth	2/8/1954
Date of retirement	2/1/2017
Age at retirement date	64 years 4 months
Age at suspension date	65 years 4 months
Spouse age at suspension date	63 years 11 months
Current monthly benefit	1283.35
Pop-up benefit if spouse dies first	1568.75
Spouse benefit if participant dies first	962.51
Total Benefit Credits	43.50
Form of pension	joint & 75% w pop-up

**Calculation of 110% of PBGC Guarantee**

	Current Benefit	Pop-up Benefit	Survivor Benefit
Monthly benefit/ Benefit Credits	29.50	36.06	22.13
PBGC guaranteed accrual rate	24.88	29.80	19.35
PBGC guaranteed benefit, current benefit	1082.14	1296.19	841.51
110% of PBGC guaranteed benefit, current benefit	1190.35	1425.81	925.66
Suspension benefit prior to age based limitation	1190.35	1425.81	925.66
<b>Age Based Limitation</b>			
Months from age 80 (at suspension date, max 60 mos)	60	60	60
Benefits after age-based limitation	1190.35	1425.81	925.66
<b>Final Monthly Benefit under Proposed Suspension</b>	1190.35	1425.81	925.66

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	No

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**Illustration #10**

**Participant Category: Beneficiary Age 75-80**

Date of birth	4/4/1942
Date of retirement (member)	6/1/1998
Age at retirement date	56 years 1 months
Age at suspension date	75 years 9 months
Current monthly benefit	1611.38
Total Benefit Credits	24.50
Form of pension (original)	joint & 75%

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	65.77
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	875.88
110% of PBGC guaranteed benefit	963.46

Suspension benefit prior to age based limitation	963.46
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**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	51
Benefits after age-based limitation	1060.65

<b>Final Monthly Benefit under Proposed Suspension</b>	<b>1060.65</b>
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**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	Yes

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**Illustration #11**

**Participant Category: Beneficiary Under Age 75**

Date of birth	3/20/1956
Date of retirement (member)	1/1/2009
Age at retirement date	52 years 9 months
Age at suspension date	61 years 10 months
Current monthly benefit	1108.97
Total Benefit Credits	29.75
Form of pension (original)	joint & 75%

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	37.28
PBGC guaranteed accrual rate	30.71
PBGC guaranteed benefit	913.54
110% of PBGC guaranteed benefit	1004.89

Suspension benefit prior to age based limitation 1004.89

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	60
Benefits after age-based limitation	1004.89

**Final Monthly Benefit under Proposed Suspension** 1004.89

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	No

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**Illustration #12**

**Participant Category: Retiree Under Age 75**

Date of birth	1/2/1952
Date of retirement	11/1/2002
Age at retirement date	50 years 9 months
Age at suspension date	66 years 0 months
Current monthly benefit	2920.05
Total Benefit Credits	24.50
Form of pension	life annuity

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	119.19
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	875.88
110% of PBGC guaranteed benefit	963.46

Suspension benefit prior to age based limitation 963.46

**Age Based Limitation**

Months from age 80 (at suspension date, max 60 mos)	60
Benefits after age-based limitation	963.46

**Final Monthly Benefit under Proposed Suspension** 963.46

**Summary of Applicable Federal Limitations**

Disability limit?	No
110% of PBGC guaranteed limit?	Yes
Age-based limit?	No

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**Illustration #13**

**Participant Category: Active, Not Vested**

Date of birth	2/22/1992
Age at suspension date	25 years 11 months
Total accrued benefit payable at normal retirement age	97.54
Total Benefit Credits	3.75

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	26.01
PBGC guaranteed accrual rate	22.26
PBGC guaranteed benefit	83.47
110% of PBGC guaranteed benefit	91.81

<b>Final Monthly Benefit under Proposed Suspension</b>	<b>91.81</b>
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**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit?	Yes
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This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #14**

**Participant Category: Active, Vested**

Date of birth	7/29/1977
Age at suspension date	40 years 6 months
Total accrued benefit payable at normal retirement age	2384.63
Total Benefit Credits	19.00

**Calculation of 110% of PBGC Guarantee**

Current monthly benefit/ Benefit Credits	125.51
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	679.25
110% of PBGC guaranteed benefit	747.18

<b>Final Monthly Benefit under Proposed Suspension</b>	<b>747.18</b>
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**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit?	Yes
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This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #15**

**Participant Category: Active, Vested, QDRO**

Date of birth	11/5/1958
Age at suspension date	59 years 2 months
Total accrued benefit payable at normal retirement age	1224.04
Total Benefit Credits	20.88
<b>Calculation of 110% of PBGC Guarantee</b>	
Current monthly benefit/ Benefit Credits	58.62
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	746.28
110% of PBGC guaranteed benefit	820.91
<b>Final Monthly Benefit under Proposed Suspension</b>	<b>820.91</b>

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage. Service and benefit amounts shown are after adjustment for QDRO.

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**Illustration #16**

**Participant Category: Inactive, Non-vested**

Date of birth	7/30/1981
Age at suspension date	36 years 6 months
Total accrued benefit payable at normal retirement age	35.18
Total Benefit Credits	1.50
<b>Calculation of 110% of PBGC Guarantee</b>	
Current monthly benefit/ Benefit Credits	23.45
PBGC guaranteed accrual rate	20.34
PBGC guaranteed benefit	30.51
110% of PBGC guaranteed benefit	33.56
<b>Final Monthly Benefit under Proposed Suspension</b>	<b>33.56</b>

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #17**

**Participant Category: Inactive, Vested**

Date of birth	2/7/1956
Age at suspension date	61 years 11 months
Total accrued benefit payable at normal retirement age	888.69
Total accrued benefit payable at assumed age 65	888.69
Total Benefit Credits	18.00

**Calculation of 110% of PBGC Guarantee at Assumed Retirement Age of 61**

Current monthly benefit/ Benefit Credits	49.37
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	643.50
110% of PBGC guaranteed benefit	707.85

**Final Monthly Benefit under Proposed Suspension** 707.85

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #18**

**Participant Category: Inactive, Vested with Benefit Less Than 110% of PBGC Guarantee**

Date of birth	7/1/1957
Age at suspension date	60 years 7 months
Total accrued benefit payable at normal retirement age	94.25
Total accrued benefit payable at assumed age 65	94.25
Total Benefit Credits	9.75

**Calculation of 110% of PBGC Guarantee at Assumed Retirement Age of 60**

Current monthly benefit/ Benefit Credits	9.67
PBGC guaranteed accrual rate	9.67
PBGC guaranteed benefit	94.25
110% of PBGC guaranteed benefit	103.68

**Final Monthly Benefit under Proposed Suspension** 94.25

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? No

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #19**

**Participant Category: Inactive, Vested**

Date of birth	9/24/1968
Age at suspension date	49 years 4 months
Total accrued benefit payable at normal retirement age	1326.57
Total accrued benefit payable at assumed age 65	1326.57
Total Benefit Credits	20.00

**Calculation of 110% of PBGC Guarantee at Assumed Retirement Age of 61**

Current monthly benefit/ Benefit Credits	66.33
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	715.00
110% of PBGC guaranteed benefit	786.50

**Final Monthly Benefit under Proposed Suspension** 786.50

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

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**Illustration #20**

**Participant Category: Inactive, Vested, Late Retirement**

Date of birth	1/9/1951
Age at suspension date	67 years 0 months
Total accrued benefit payable at normal retirement age	872.94
Late retirement factor for assumed age 65 11/12 late retirement	1.10547
Total accrued benefit payable at assumed age 65 11/12 late	965.01
Total accrued benefit payable at assumed age 65 11/12 no LRF	872.94
Total Benefit Credits	13.75

**Calculation of 110% of PBGC Guarantee at Assumed Retirement Age of 61**

Current monthly benefit/ Benefit Credits	63.49
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	491.56
110% of PBGC guaranteed benefit	540.72

**Final Monthly Benefit under Proposed Suspension** 540.72

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage.

**International Association of Machinists Motor City Pension Fund**

**EIN/Plan #: 38-6237143/001**

**Checklist Item #9 - 4.01 Demonstration that Limitations on Individual Suspensions are Satisfied**

**Illustration #21**

**Participant Category: Deferred Beneficiary**

Date of birth	11/15/1966
Participant Date of Birth	12/8/1963
Age at suspension date	51 years 2 months
Total accrued benefit payable at participant's normal retirement age	1101.71
Joint and 75% factor at participant's normal retirement age	0.80568
Reduction for cost of pre-ret. death coverage	0.00072
Total benefit payable at assumed participant would have been 65	665.24
Total Benefit Credits	16.25

**Calculation of 110% of PBGC Guarantee at Assumed Retirement Age of 61**

Current monthly benefit/ Benefit Credits	40.94
PBGC guaranteed accrual rate	33.45
PBGC guaranteed benefit	543.62
110% of PBGC guaranteed benefit	597.98

**Final Monthly Benefit under Proposed Suspension** 597.98

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

**International Association of Machinists Motor City Pension Fund**

**EIN/Plan #: 38-6237143/001**

**Checklist Item #9 - 4.01 Demonstration that Limitations on Individual Suspensions are Satisfied**

**Illustration #22**

**Participant Category: Alternate Payee not in Payment**

Date of birth	9/18/1958
Age at suspension date	59 years 4 months
Total accrued benefit payable at normal retirement age	457.15
Total Benefit Credits	6.29
<b>Calculation of 110% of PBGC Guarantee</b>	
Current monthly benefit/ Benefit Credits	72.68
PBGC guaranteed accrual rate	35.75
PBGC guaranteed benefit	224.87
110% of PBGC guaranteed benefit	247.36
<b>Final Monthly Benefit under Proposed Suspension</b>	<b>247.36</b>

**Summary of Applicable Federal Limitations**

110% of PBGC guaranteed limit? Yes

This calculation excludes any reductions in the participant's accrued benefit for pre-retirement death benefit coverage. Service and benefit amounts shown are after adjustment for QDRO.