

Schedule MB, Line 6 – Statement of Actuarial Assumptions/Methods

Withdrawal Illustrations of the annual probabilities of withdrawal (for reasons other than mortality or disablement) are shown in the table below for selected ages:

Representative Withdrawal Probabilities

Age	Service					
	0-1	1-2	2-3	3-4	4-5	5+
20	35.0%	30.0%	30.2%	29.4%	29.4%	21.0%
25	35.0%	27.0%	24.6%	24.6%	22.2%	17.0%
30	35.0%	27.0%	21.2%	21.2%	17.2%	14.0%
35	35.0%	27.0%	20.0%	18.8%	14.8%	10.8%
40	35.0%	27.0%	20.0%	18.0%	13.4%	8.8%
45	35.0%	21.0%	20.0%	16.2%	11.8%	8.0%
50	35.0%	21.0%	17.0%	12.6%	10.4%	6.8%
55	35.0%	17.0%	13.8%	11.0%	10.0%	0.0%
60	35.0%	17.0%	11.2%	11.0%	10.0%	0.0%

The withdrawal rates are based on historical and current demographic data, adjusted to reflect anticipated future experience and professional judgement. As part of the analysis, a comparison was made between the actual and assumed number of non-disabled terminations over the past several years.

Reemployment It is assumed that participants will not be reemployed following a break in service.

Form of Payment 75% of all non-retired participants are assumed to elect a Single Life Annuity, and 25% are assumed to elect a 50% Joint and Survivor Annuity.

Marriage 75% of non-retired female participants are assumed to be married. 85% of non-retired male participants are assumed to be married.

The marriage assumption is based on historical general population data.

Spouse Ages Spouses of male participants are assumed to be three years younger than the participant. Spouses of female participants are assumed to be three years older than the participant.

The spouse age difference assumption is based on historical general population data.
