

**Automotive Industries Pension Plan
Checklist 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 required demonstration is attached as Document No. 9.1 and Document No. 9.2.

Document No. 9.1

The following three limitations on the benefits suspensions can apply to individual participants under section 432(e)(9)(D)(i), section 432(e)(9)(D)(ii) and section 432(e)(9)(D)(iii), respectively:

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

Guarantee-based limitation

Under the guarantee-based limitation, a participant's pension cannot be reduced below 110% of the amount that the PBGC would guarantee if the Plan were to become insolvent. If the application of the proposed benefit suspension formula results in a benefit that is below 110% of the PBGC guarantee for a participant, the participant's benefit would be the lower of the original benefit or 110% of the PBGC guarantee.

Age-based limitation

Under the age-based limitation, a participant or an alternate payee under a separate-interest Qualified Domestic Relations Order ("QDRO") who is age 80 or older as of the end of the month containing the effective date of the benefit reduction, in this case July 31, 2017, will not be subject to any reduction. For the age-based limitation for an alternate payee under a shared-interest QDRO, the participant's age is used in determining the age as of the proposed benefit suspension's effective date. For the age-based limitation for an alternate payee under a separate-interest QDRO, the alternate payee's age is used in determining the age as of the proposed benefit suspension's effective date. All benefits payable to participants or alternate payees who meet this condition are fully protected from benefit reductions.

Pension benefit reductions for participants or alternate payees who are at least age 75 but less than age 80 as of July 31, 2017 are determined by the number of months remaining until the participant reaches age 80, divided by 60 months. For example, if a participant is 78 years and 0 months old as of July 31, 2017, there are still 24 months until the participant reaches 80 years of age. Dividing 24 months by 60 months results in a fraction equal to 0.4. If the reduction for this participant were \$500, the age-based limitation would restrict the reduction to \$200 ($0.4 * \500), notwithstanding the application of any guarantee-based limitation or disability-based limitation. If the benefit suspension formula would otherwise result in a greater benefit reduction, that amount would be overridden so that the actual reduction would be \$200.

The application of the age-based limitation for participants that elected the joint and survivor benefits is determined by the participant's age, unless the participant is deceased. In that instance, the surviving spouse's age is used to determine the age-based limitation.

Disability-based limitation

Disability benefits cannot be reduced under MPRA. Prior to the Rehabilitation Plan, participants who became disabled and otherwise satisfied the eligibility requirements for the Plan's disability benefit could commence their pensions immediately without any reduction for early retirement. This disability benefit was eliminated under the Rehabilitation Plan and is no longer available. The pre-Rehabilitation Plan disability benefit is fully protected for all recipients.

Sample Calculations

Document No. 9.2 contains sample calculations showing the operation of each limitation for persons in the groups identified in section 2.02(4) of Revenue Procedure 2016-27.

Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #1
 Group: (2) Participants who retired during calendar year 1997 with an accrual rate of 4.73%
 Subgroup: Retiree with J&S benefit

Date Of Birth		8/15/1942
Date of Retirement		10/1/1997
Age at Retirement Date		55Y 01M
Age at Suspension Date		74Y 11M
Current Monthly Benefit	\$	1,718.90
Total Accrued Benefit at Normal Retirement Age	\$	1,838.99
Total Benefit Credits		32
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	53.72
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	1,144.00
110% of PBGC Guaranteed Benefit	\$	1,258.40

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	38,879.10
1.96% of Total Accrued Contribution Prior to 1/2005	\$	762.03
Unreduced portion of benefit	\$	-
Reduction Factors		93.00%
Benefit Prior to Age-Based Limitation	\$	708.69

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,258.40
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation	\$	1,258.40

Final Monthly Benefit Under Proposed Suspension	\$	1,258.40
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #2
 Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Retiree with J&S benefit

Date Of Birth		
Date of Retirement		8/14/1944
Age at Retirement Date		4/1/1998
Age at Suspension Date		53Y 07M
Current Monthly Benefit		72Y 11M
Total Accrued Benefit at Normal Retirement Age	\$	4,575.78
Total Benefit Credits	\$	5,342.46
Form of Pension		34.25
		100% J&S
Calculation of 110% of PBGC Guarantee		
Current Monthly Benefit/Benefit Credits		
PBGC Guarantee Accrual Rate	\$	133.60
PBGC Guaranteed Benefit	\$	35.75
110% of PBGC Guaranteed Benefit	\$	1,224.44
	\$	1,346.88
Calculation of Monthly Benefit Under Proposed Suspension		
Total Accrued Contribution		
1.96% of Total Accrued Contribution Prior to 1/2005	\$	109,029.50
Unreduced portion of benefit	\$	2,136.98
Reduction Factors	\$	-
Benefit Prior to Age-Based Limitation		85.65%
	\$	1,830.32
Age-Based Limitation		
Greater of 110% of PBGC or Proposed Suspension		
Months from 80 (at Suspension Date)	\$	1,830.32
Benefits after Age-Based Limitation	\$	-
	\$	1,830.32
Final Monthly Benefit Under Proposed Suspension	\$	1,830.32

Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #3
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Retiree with J&S benefit

Date Of Birth		9/16/1946
Date of Retirement		10/1/2013
Age at Retirement Date		67Y 0M
Age at Suspension Date		70Y 10M
Current Monthly Benefit	\$	147.72
Total Accrued Benefit at Normal Retirement Age	\$	217.77
Total Benefit Credits		8
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	18.47
PBGC Guarantee Accrual Rate	\$	16.60
PBGC Guaranteed Benefit	\$	132.79
110% of PBGC Guaranteed Benefit	\$	146.07

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	4,355.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	85.36
Unreduced portion of benefit	\$	-
Reduction Factors		67.83%
Benefit Prior to Age-Based Limitation	\$	57.90

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	146.07
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	146.07

Final Monthly Benefit Under Proposed Suspension	\$	146.07
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #4
 Group: (5) Participants who accrued some or all benefits prior to January
 1, 2005 at multiple accrual rates
 Subgroup: Retiree with J&S benefit

Date Of Birth		2/3/1949
Date of Retirement		8/1/2004
Age at Retirement Date		55Y 05M
Age at Suspension Date		68Y 05M
Current Monthly Benefit	\$	6,017.56
Total Accrued Benefit at Normal Retirement Age	\$	6,498.47
Total Benefit Credits		30.58
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	196.78
PBGC Guarantee Accrual Rate		35.75
PBGC Guaranteed Benefit	\$	1,093.24
110% of PBGC Guaranteed Benefit	\$	1,202.56

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	133,608.80
1.96% of Total Accrued Contribution Prior to 1/2005	\$	2,618.73
Unreduced portion of benefit	\$	-
Reduction Factors		92.60%
Benefit Prior to Age-Based Limitation	\$	2,424.95

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	2,424.95
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	2,424.95

Final Monthly Benefit Under Proposed Suspension	\$	2,424.95
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #5
 Group: (2) Participants who retired during calendar year 1997 with an accrual rate of 4.73%
 Subgroup: Retiree without J&S Benefit

Date Of Birth		7/21/1942
Date of Retirement		8/1/1997
Age at Retirement Date		55Y 00M
Age at Suspension Date		75Y 00M
Current Monthly Benefit	\$	2,668.69
Total Accrued Benefit at Normal Retirement Age	\$	3,125.22
Total Benefit Credits		37
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	72.13
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	1,322.75
110% of PBGC Guaranteed Benefit	\$	1,455.03

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	66,072.10
1.96% of Total Accrued Contribution Prior to 1/2005	\$	1,295.01
Unreduced portion of benefit	\$	-
Reduction Factors		85.39%
Benefit Prior to Age-Based Limitation	\$	1,105.84

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,455.03
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	1,455.03

Final Monthly Benefit Under Proposed Suspension	\$	1,455.03
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #6
 Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Retiree without J&S Benefit

Date Of Birth		7/17/1943
Date of Retirement		7/1/1998
Age at Retirement Date		55Y 00M
Age at Suspension Date		74Y 00M
Current Monthly Benefit	\$	303.24
Total Accrued Benefit at Normal Retirement Age	\$	376.34
Total Benefit Credits		13
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	23.33
PBGC Guarantee Accrual Rate	\$	20.25
PBGC Guaranteed Benefit	\$	263.19
110% of PBGC Guaranteed Benefit	\$	289.51

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	7,680.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	150.53
Unreduced portion of benefit	\$	-
Reduction Factors		81%
Benefit Prior to Age-Based Limitation	\$	121.29

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	289.51
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	289.51

Final Monthly Benefit Under Proposed Suspension	\$	289.51
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #7
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Retiree without J&S Benefit

Date Of Birth		6/24/1944
Date of Retirement		8/1/2002
Age at Retirement Date		58Y 01M
Age at Suspension Date		73Y 01M
Current Monthly Benefit	\$	5,595.70
Total Accrued Benefit at Normal Retirement Age	\$	5,595.72
Total Benefit Credits		27.75
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	201.65
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	992.06
110% of PBGC Guaranteed Benefit	\$	1,091.27

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	111,764.05
1.96% of Total Accrued Contribution Prior to 1/2005	\$	2,190.58
Unreduced portion of benefit	\$	7.50
Reduction Factors		0%
Benefit Prior to Age-Based Limitation	\$	2,198.08

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	2,198.08
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	2,198.08

Final Monthly Benefit Under Proposed Suspension	\$	2,198.08
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #8
 Group: (5) Participants who accrued some or all benefits prior to January
 1, 2005 at multiple accrual rates
 Subgroup: Retiree without J&S Benefit

Date Of Birth		11/29/1948
Date of Retirement		1/1/2006
Age at Retirement Date		57Y 01M
Age at Suspension Date		68Y 08M
Current Monthly Benefit	\$	4,888.12
Total Accrued Benefit at Normal Retirement Age	\$	5,659.27
Total Benefit Credits		32.67
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	149.62
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	1,167.95
110% of PBGC Guaranteed Benefit	\$	1,284.75

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	116,365.30
1.96% of Total Accrued Contribution Prior to 1/2005	\$	2,280.76
Unreduced portion of benefit	\$	93.00
Reduction Factors		86.37%
Benefit Prior to Age-Based Limitation	\$	2,050.22

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	2,050.22
Months from 80 (at Suspension Date)	\$	-
Benefits after Age-Based Limitation	\$	2,050.22

Final Monthly Benefit Under Proposed Suspension	\$	2,050.22
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #9
 Group: (1) Participants who retired prior to January 1, 1997 with an effective accrual rate of 4.5%
 Subgroup: Beneficiary or Alternate Payee

Date Of Birth		8/5/1942
Date of Retirement		12/1/2015
Age at Retirement Date		73Y 03M
Age at Suspension Date		74Y 11M
Current Monthly Benefit	\$	890.27
Total Accrued Benefit at Normal Retirement Age	\$	1,950.55
Total Benefit Credits		19.5
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	45.65
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	697.13
110% of PBGC Guaranteed Benefit	\$	766.84

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	43,345.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	849.56
Reduction Factors		91.30%
Survivor percentage		50%
Benefit Prior to Age-Based Limitation	\$	387.82

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	766.84
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation	\$	766.84

Final Monthly Benefit Under Proposed Suspension	\$	766.84
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #10
 Group: (2) Participants who retired during calendar year 1997 with an accrual rate of 4.73%
 Subgroup: Beneficiary or Alternate Payee

Date Of Birth	5/31/1945
Date of Retirement	6/1/2009
Age at Retirement Date	
Age at Suspension Date	72Y 02M
Current Monthly Benefit	\$ 318.70
Total Accrued Benefit at Normal Retirement Age	\$ 485.32
Total Benefit Credits	10.25
Form of Pension	100% J%S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 31.09
PBGC Guarantee Accrual Rate	\$ 26.07
PBGC Guaranteed Benefit	\$ 267.22
110% of PBGC Guaranteed Benefit	\$ 293.94

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 10,097.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 197.91
Unreduced portion of benefit	\$ 7.71
Reduction Factors	65.67%
Survivor percentage	100%
Benefit Prior to Age-Based Limitation	\$ 135.03

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 293.94
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	\$ 293.94

Final Monthly Benefit Under Proposed Suspension	\$ 293.94
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #11
 Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Beneficiary or Alternate Payee

Date Of Birth		11/21/1944
Date of Retirement		2/1/2011
Age at Retirement Date		66Y 02M
Age at Suspension Date		72Y 08M
Current Monthly Benefit	\$	958.19
Total Accrued Benefit at Normal Retirement Age	\$	2,154.47
Total Benefit Credits		43.5
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	22.03
PBGC Guarantee Accrual Rate	\$	19.27
PBGC Guaranteed Benefit	\$	838.25
110% of PBGC Guaranteed Benefit	\$	922.08

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	43,968.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	861.78
Reduction Factors		88.95%
Survivor percentage		50%
Benefit Prior to Age-Based Limitation	\$	383.28

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	922.08
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation	\$	922.08

Final Monthly Benefit Under Proposed Suspension	\$	922.08
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied

Illustration #12

Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%

Subgroup: Beneficiary or Alternate Payee

Date Of Birth		8/1/1951
Date of Retirement		8/1/2006
Age at Retirement Date		55Y 00M
Age at Suspension Date		65Y 11M
Current Monthly Benefit	\$	152.90
Total Accrued Benefit at Normal Retirement Age	\$	1,071.50
Total Benefit Credits		9
Form of Pension		120 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	16.99
PBGC Guarantee Accrual Rate	\$	15.49
PBGC Guaranteed Benefit	\$	139.43
110% of PBGC Guaranteed Benefit	\$	153.37

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	21,430.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	420.03
Reduction Factors		14.27%
Benefit Prior to Age-Based Limitation	\$	59.94

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	153.37
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation	\$	152.90

Final Monthly Benefit Under Proposed Suspension	\$	152.90
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #13
 Group: (5) Participants who accrued some or all benefits prior to
 January 1, 2005 at multiple accrual rates
 Subgroup: Beneficiary or Alternate Payee

Date Of Birth		8/25/1947
Date of Retirement		7/1/2007
Age at Retirement Date		59Y 10M
Age at Suspension Date		69Y 11M
Current Monthly Benefit	\$	395.04
Total Accrued Benefit at Normal Retirement Age	\$	2,281.10
Total Benefit Credits		23
Form of Pension		120 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	17.18
PBGC Guarantee Accrual Rate	\$	15.64
PBGC Guaranteed Benefit	\$	359.54
110% of PBGC Guaranteed Benefit	\$	395.49

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	45,590.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	893.56
Reduction Factors		17.32%
Unreduced portion of benefit	\$	38.50
Benefit Prior to Age-Based Limitation	\$	161.41

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	395.49
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation	\$	395.04

Final Monthly Benefit Under Proposed Suspension	\$	395.04
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #14
 Group: (1) Participants who retired prior to January 1, 1997 with an
 effective accrual rate of 4.5%
 Subgroup: Partially Age Protected; Retiree with J&S Benefit

Date Of Birth		6/20/1938
Date of Retirement		6/1/1995
Age at Retirement Date		57Y 0M
Age at Suspension Date		79Y 01M
Current Monthly Benefit	\$	1,440.48
Total Accrued Benefit at Normal Retirement Age	\$	1,857.29
Total Benefit Credits		27
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	53.35
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	965.25
110% of PBGC Guaranteed Benefit	\$	1,061.78

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	41,272.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	808.94
Reduction Factors		77.56%
Unreduced portion of benefit		0.00%
Benefit Prior to Age-Based Limitation	\$	627.40

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,061.75
Months from 80 (at Suspension Date)		11
Benefits after Age-Based Limitation	\$	1,371.18

Final Monthly Benefit Under Proposed Suspension	\$	1,371.18
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #15
 Group: (2) Participants who retired during calendar year 1997 with
 an accrual rate of 4.73%
 Subgroup: Partially Age Protected; Retiree with J&S Benefit

Date Of Birth		8/1/1938
Date of Retirement		4/1/1997
Age at Retirement Date		58Y 08M
Age at Suspension Date		78Y 11M
Current Monthly Benefit	\$	1,622.72
Total Accrued Benefit at Normal Retirement Age	\$	2,005.94
Total Benefit Credits		37.75
Form of Pension		50& J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	42.99
PBGC Guarantee Accrual Rate	\$	34.99
PBGC Guaranteed Benefit	\$	1,320.87
110% of PBGC Guaranteed Benefit	\$	1,452.96

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	41,797.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	819.23
Reduction Factors		80.90%
Unreduced portion of benefit	\$	28.91
Benefit Prior to Age-Based Limitation	\$	686.15

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,452.96
Months from 80 (at Suspension Date)		13
Benefits after Age-Based Limitation	\$	1,585.88

Final Monthly Benefit Under Proposed Suspension	\$	1,585.88
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #16
 Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Partially Age Protected; Retiree with J&S Benefit

Date Of Birth	6/15/1941
Date of Retirement	10/1/1998
Age at Retirement Date	57Y 03M
Age at Suspension Date	76Y 01M
Current Monthly Benefit	117.95
Total Accrued Benefit at Normal Retirement Age	156.29
Total Benefit Credits	12.58
Form of Pension	50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	9.38
PBGC Guarantee Accrual Rate		n/a
PBGC Guaranteed Benefit	\$	117.95
110% of PBGC Guaranteed Benefit	\$	129.75

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	2,717.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	53.26
Reduction Factors		75.47%
Unreduced Portion of benefit	\$	23.13
Benefit Prior to Age-Based Limitation	\$	57.65

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	117.95
Months from 80 (at Suspension Date)	47
Benefits after Age-Based Limitation	117.95

Final Monthly Benefit Under Proposed Suspension	117.95
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #17
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Partially Age Protected; Retiree with J&S Benefit

Date Of Birth		10/2/1941
Date of Retirement		6/1/2007
Age at Retirement Date		65Y 07M
Age at Suspension Date		75Y 09M
Current Monthly Benefit	\$	145.72
Total Accrued Benefit at Normal Retirement Age	\$	153.88
Total Benefit Credits		5.92
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	24.61
PBGC Guarantee Accrual Rate	\$	21.21
PBGC Guaranteed Benefit	\$	125.57
110% of PBGC Guaranteed Benefit	\$	138.13

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	2,827.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	55.42
Reduction Factors		94.70%
Unreduced portion of benefit		12.5
Benefit Prior to Age-Based Limitation	\$	64.32

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	138.13
Months from 80 (at Suspension Date)		51
Benefits after Age-Based Limitation	\$	139.27

Final Monthly Benefit Under Proposed Suspension	\$	139.27
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #18
 Group: (5) Participants who accrued some or all benefits prior to
 January 1, 2005 at multiple accrual rates
 Subgroup: Partially Age Protected; Retiree with J&S Benefit

Date Of Birth		8/19/1939
Date of Retirement		1/1/2005
Age at Retirement Date		65Y 04M
Age at Suspension Date		77Y 11M
Current Monthly Benefit	\$	2,218.76
Total Accrued Benefit at Normal Retirement Age	\$	2,373.00
Total Benefit Credits		17
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	130.52
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	607.75
110% of PBGC Guaranteed Benefit	\$	668.53

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	50,028.64
1.96% of Total Accrued Contribution Prior to 1/2005	\$	980.56
Reduction Factors		93.50%
Unreduced portion of benefit		0
Benefit Prior to Age-Based Limitation	\$	916.83

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	916.83
Months from 80 (at Suspension Date)		25
Benefits after Age-Based Limitation	\$	1,675.86

Final Monthly Benefit Under Proposed Suspension	\$	1,675.86
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #19
 Group: (1) Participants who retired prior to January 1, 1997 with an
 effective accrual rate of 4.5%
 Subgroup: Partially Age Protected; Retiree without J&S Benefit

Date Of Birth		8/10/1938
Date of Retirement		8/1/1993
Age at Retirement Date		55Y 0M
Age at Suspension Date		78Y 11M
Current Monthly Benefit	\$	997.32
Total Accrued Benefit at Normal Retirement Age	\$	1,151.34
Total Benefit Credits		22
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	45.33
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	786.50
110% of PBGC Guaranteed Benefit	\$	865.15

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	25,585.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	501.47
Reduction Factors		86.62%
Unreduced portion of benefit		0
Benefit Prior to Age-Based Limitation	\$	434.38

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	865.15
Months from 80 (at Suspension Date)		13
Benefits after Age-Based Limitation	\$	968.64

Final Monthly Benefit Under Proposed Suspension	\$	968.64
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #20
 Group: (2) Participants who retired during calendar year 1997 with
 an accrual rate of 4.73%
 Subgroup: Partially Age Protected; Retiree without J&S Benefit

Date Of Birth		9/17/1940
Date of Retirement		5/1/1997
Age at Retirement Date		56Y 08M
Age at Suspension Date		76Y 10M
Current Monthly Benefit	\$	144.49
Total Accrued Benefit at Normal Retirement Age	\$	168.91
Total Benefit Credits		13.25
Form of Pension		36 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	10.90
PBGC Guarantee Accrual Rate		n/a
PBGC Guaranteed Benefit	\$	144.49
110% of PBGC Guaranteed Benefit	\$	158.94

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	3,245.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	63.60
Reduction Factors		85.54%
unreduced portion of benefit		15.42
Benefit Prior to Age-Based Limitation	\$	67.60

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	144.49
Months from 80 (at Suspension Date)		38
Benefits after Age-Based Limitation	\$	144.49

Final Monthly Benefit Under Proposed Suspension	\$	144.49
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #21
 Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Partially Age Protected; Retiree without J&S Benefit

Date Of Birth		3/15/1942
Date of Retirement		12/1/1998
Age at Retirement Date		56Y 08M
Age at Suspension Date		75Y 04M
Current Monthly Benefit	\$	430.10
Total Accrued Benefit at Normal Retirement Age	\$	490.88
Total Benefit Credits		18.667
Form of Pension	36 month guarantee	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	23.04
PBGC Guarantee Accrual Rate	\$	20.03
PBGC Guaranteed Benefit	\$	373.92
110% of PBGC Guaranteed Benefit	\$	411.31

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	10,017.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	196.34
Reduction Factors		87.6%
unreduced portion of benefit		0
Benefit Prior to Age-Based Limitation	\$	172.03

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	411.31
Months from 80 (at Suspension Date)		56
Benefits after Age-Based Limitation	\$	412.57

Final Monthly Benefit Under Proposed Suspension	\$	412.57
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #22
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Partially Age Protected; Retiree without J&S Benefit

Date Of Birth		3/23/1942
Date of Retirement		4/1/2007
Age at Retirement Date		65Y 00M
Age at Suspension Date		75Y 04M
Current Monthly Benefit	\$	304.51
Total Accrued Benefit at Normal Retirement Age	\$	333.76
Total Benefit Credits		11.917
Form of Pension		120 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	25.55
PBGC Guarantee Accrual Rate	\$	21.91
PBGC Guaranteed Benefit	\$	261.16
110% of PBGC Guaranteed Benefit	\$	287.28

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	6,375.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	124.95
Reduction Factors		91.24%
unreduced portion of benefit		15
Benefit Prior to Age-Based Limitation	\$	127.69

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	287.28
Months from 80 (at Suspension Date)		56
Benefits after Age-Based Limitation	\$	288.43

Final Monthly Benefit Under Proposed Suspension	\$	288.43
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #23
 Group: (5) Participants who accrued some or all benefits prior to
 January 1, 2005 at multiple accrual rates
 Subgroup: Partially Age Protected; Retiree without J&S Benefit

Date Of Birth		11/2/1941
Date of Retirement		11/1/2006
Age at Retirement Date		65Y 0M
Age at Suspension Date		75Y 08M
Current Monthly Benefit	\$	704.97
Total Accrued Benefit at Normal Retirement Age	\$	773.05
Total Benefit Credits		8
Form of Pension		120 month guarantee

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	88.12
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	286.00
110% of PBGC Guaranteed Benefit	\$	314.60

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	16,695.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$	327.22
Reduction Factors		91.19%
unreduced portion of benefit	\$	37.30
Benefit Prior to Age-Based Limitation	\$	332.15

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	332.15
Months from 80 (at Suspension Date)		52
Benefits after Age-Based Limitation	\$	381.96

Final Monthly Benefit Under Proposed Suspension	\$	381.96
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #24
 Group: (1) Participants who retired prior to January 1, 1997 with an effective
 accrual rate of 4.5%
 Subgroup: Partially Age Protected, Beneficiary or Alternate Payee
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Date Of Birth	4/19/1938
Date of Retirement	2/1/2007
Age at Retirement Date	68Y 09M
Age at Suspension Date	79Y 03M
Current Monthly Benefit	\$ 221.98
Total Accrued Benefit at Normal Retirement Age	\$ 477.12
Total Benefit Credits	18
Form of Pension	50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 12.33
PBGC Guarantee Accrual Rate	\$ 12.00
PBGC Guaranteed Benefit	\$ 215.98
110% of PBGC Guaranteed Benefit	\$ 237.58

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 12,457.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 244.17
Reduction Factors	93.05%
Survivor Percentage	50%
Benefit Prior to Age-Based Limitation	\$ 113.60

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 237.58
Months from 80 (at Suspension Date)	9
Benefits after Age-Based Limitation	\$ 221.98

Final Monthly Benefit Under Proposed Suspension	\$ 221.98
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Automotive Industries Pension Plan

Application for Benefit Suspension

Demonstration that limitations on individual suspensions are satisfied

Illustration #25

Group: (2) Participants who retired during calendar year 1997 with an accrual rate of 4.73%

Subgroup: Partially Age Protected, Beneficiary or Alternate Payee

Date Of Birth		11/10/1938
Date of Retirement		12/1/2015
Age at Retirement Date		77Y 0 M
Age at Suspension Date		78Y 08M
Current Monthly Benefit	\$	482.19
Total Accrued Benefit at Normal Retirement Age	\$	1,283.90
Total Benefit Credits		26.75
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	18.03
PBGC Guarantee Accrual Rate	\$	16.27
PBGC Guaranteed Benefit	\$	435.22
110% of PBGC Guaranteed Benefit	\$	478.74

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	26,817.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$	525.62
Reduction Factors		75.11%
unreduced portion of benefit	\$	15.42
Survivor percentage		50%
Benefit Prior to Age-Based Limitation	\$	203.19

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	478.74
Months from 80 (at Suspension Date)		16
Benefits after Age-Based Limitation	\$	481.27

Final Monthly Benefit Under Proposed Suspension	\$	481.27
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #26

Group: (3) Participants who retired during calendar year 1998 with an accrual rate of 4.9%
 Subgroup: Partially Age Protected, Beneficiary or Alternate Payee

Date Of Birth		2/6/1942
Date of Retirement		6/1/2013
Age at Retirement Date		71 y 03 m
Age at Suspension Date		75Y 05Y
Current Monthly Benefit	\$	1,777.30
Total Accrued Benefit at Normal Retirement Age	\$	4,026.96
Total Benefit Credits		28.5
Form of Pension		50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	62.36
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	1,018.88
110% of PBGC Guaranteed Benefit	\$	1,120.77

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	82,182.44
1.96% of Total Accrued Contribution Prior to 1/2005	\$	1,610.78
Reduction Factors		88.27%
unreduced portion of benefit		0
Survivor percentage		50%
Benefit Prior to Age-Based Limitation	\$	710.94

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,120.77
Months from 80 (at Suspension Date)		55
Benefits after Age-Based Limitation	\$	1,175.26

Final Monthly Benefit Under Proposed Suspension	\$	1,175.26
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #27
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Partially Age Protected, Beneficiary or Alternate Payee

Date Of Birth	10/19/1939
Date of Retirement	9/1/2006
Age at Retirement Date	66Y 10M
Age at Suspension Date	77Y 09M
Current Monthly Benefit	\$ 1,123.66
Total Accrued Benefit at Normal Retirement Age	\$ 1,326.63
Total Benefit Credits	24.25
Form of Pension	100% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 46.34
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 866.94
110% of PBGC Guaranteed Benefit	\$ 953.63

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 26,482.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 519.06
Reduction Factors	84.70%
unreduced portion of benefit	\$ 2.50
survivor percentage	100%
Benefit Prior to Age-Based Limitation	\$ 441.76

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 953.63
Months from 80 (at Suspension Date)	27
Benefits after Age-Based Limitation	\$ 1,047.15

Final Monthly Benefit Under Proposed Suspension	\$ 1,047.15
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #28
 Group: (28) Participants who accrued some or all benefits prior to
 January 1, 2005 at multiple accrual rates
 Subgroup: Partially Age Protected, Beneficiary or Alternate Payee

Date Of Birth		10/8/1939
Date of Retirement		10/1/2005
Age at Retirement Date		66Y 0M
Age at Suspension Date		77Y 09M
Current Monthly Benefit	\$	3,537.87
Total Accrued Benefit at Normal Retirement Age	\$	4,061.86
Total Benefit Credits		33.083
Form of Pension		100% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	106.94
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	1,182.72
110% of PBGC Guaranteed Benefit	\$	1,300.99

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	85,206.74
1.96% of Total Accrued Contribution Prior to 1/2005	\$	1,670.05
Reduction Factors		87.10%
unreduced portion of benefit	\$	5.77
Survivor percentage		100%
Benefit Prior to Age-Based Limitation	\$	1,459.64

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,459.64
Months from 80 (at Suspension Date)		27
Benefits after Age-Based Limitation	\$	2,602.67

Final Monthly Benefit Under Proposed Suspension	\$	2,602.67
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #29
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003,
 and inactive vested participants who accrued all benefits prior to July 1,
 2003, with an accrual rate of 5%
 Subgroup: Inactive Vested Participant Not in Pay Status; Less than Age 65

Date Of Birth	6/20/1977
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	40Y 01M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 899.28
Total Benefit Credits	5.00
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 179.86
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 178.75
110% of PBGC Guaranteed Benefit	\$ 196.63

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 17,985.64
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 352.52
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 352.52

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 352.52
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 352.52
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #30
 Group: (5) Participants who accrued some or all benefits prior to January 1,
 2005 at multiple accrual rates
 Subgroup: Participant Not in Pay Status; Less than Age 65

Date Of Birth		2/7/1967
Date of Retirement		
Age at Retirement Date		
Age at Suspension Date		50Y 05M
Current Monthly Benefit		
Total Accrued Benefit at Normal Retirement Age	\$	5,318.81
Total Benefit Credits		24.00
Form of Pension		

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	221.62
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	858.00
110% of PBGC Guaranteed Benefit	\$	943.80

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	92,305.94
1.96% of Total Accrued Contribution Prior to 1/2005	\$	1,809.20
Reduction Factors		
Unreduced portion of benefits	\$	955.49
Benefit Prior to Age-Based Limitation	\$	2,764.69

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	2,764.69
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation		

Final Monthly Benefit Under Proposed Suspension	\$	2,764.69
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #31
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and inactive vested participants who accrued all benefits prior to July 1, 2003, with an accrual rate of 5%
 Subgroup: Inactive Vested Participant Not in Pay Status; Age 65 and Over

Date Of Birth	10/10/1949
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	67Y 09M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 355.75
Total Benefit Credits	10.00
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 35.58
PBGC Guarantee Accrual Rate	\$ 29.44
PBGC Guaranteed Benefit	\$ 294.31
110% of PBGC Guaranteed Benefit	\$ 323.74

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 7,115.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 139.45
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 139.45

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 323.74
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 323.74
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #32
 Group: (5) Participants who accrued some or all benefits prior to
 January 1, 2005 at multiple accrual rates
 Subgroup: Participant Not in Pay Status; Age 65 and Over

Date Of Birth	11/10/1950
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	66Y 08M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 1,333.56
Total Benefit Credits	20.00
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 66.68
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 715.00
110% of PBGC Guaranteed Benefit	\$ 786.50

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 26,580.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 520.97
Reduction Factors	
Unreduced portion of benefit	\$ 58.06
Benefit Prior to Age-Based Limitation	\$ 579.03

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 786.50
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 786.50
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #33
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003, and
 inactive vested participants who accrued all benefits prior to July 1, 2003, with an
 accrual rate of 5%
 Subgroup: Beneficiary or Alternate Payee Not in Pay Status; Inactive Vested Participant Under Age 65

Date Of Birth		2/19/1967
Date of Retirement		
Age at Retirement Date		
Age at Suspension Date		50Y 05M
Current Monthly Benefit		
Total Accrued Benefit at Normal Retirement Age	\$	1,453.33
Total Benefit Credits		11
Form of Pension		

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	132.12
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	393.25
110% of PBGC Guaranteed Benefit	\$	432.58

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	29,066.42
1.96% of Total Accrued Contribution Prior to 1/2005	\$	569.70
Reduction Factors		
Benefit Prior to Age-Based Limitation	\$	569.70

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	569.70
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation		

Final Monthly Benefit Under Proposed Suspension	\$	569.70
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #34
 Group: (5) Participants who accrued some or all benefits prior to January 1,
 2005 at multiple accrual rates
 Subgroup: Beneficiary or Alternate Payee Not in Pay Status; Inactive Vested Participant Under Age 65

Date Of Birth		3/9/1963
Date of Retirement		
Age at Retirement Date		
Age at Suspension Date		54Y 04M
Current Monthly Benefit		
Total Accrued Benefit at Normal Retirement Age	\$	2,167.72
Total Benefit Credits		27
Form of Pension		

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	80.29
PBGC Guarantee Accrual Rate	\$	35.75
PBGC Guaranteed Benefit	\$	965.25
110% of PBGC Guaranteed Benefit	\$	1,061.78

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	38,473.47
1.96% of Total Accrued Contribution Prior to 1/2005	\$	754.08
Unreduced portion of benefit	\$	361.71
Reduction Factors		
Benefit Prior to Age-Based Limitation	\$	1,115.79

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	1,115.79
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation		

Final Monthly Benefit Under Proposed Suspension	\$	1,115.79
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #35
 Group: (4) Participants who retired from January 1, 1999 to June 30, 2003,
 and inactive vested participants who accrued all benefits prior to July 1, 2003,
 with an accrual rate of 5%
 Subgroup: Beneficiary or Alternate Payee Not in Pay Status; Inactive Vested
 Participant Age 65 and Over

Date Of Birth		8/18/1950
Date of Retirement		
Age at Retirement Date		
Age at Suspension Date		66Y 11M
Current Monthly Benefit	\$	207.88
Total Accrued Benefit at Normal Retirement Age		
Total Benefit Credits		11
Form of Pension		

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$	18.90
PBGC Guarantee Accrual Rate	\$	16.92
PBGC Guaranteed Benefit	\$	186.12
110% of PBGC Guaranteed Benefit	\$	204.73

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$	4,157.65
1.96% of Total Accrued Contribution Prior to 1/2005	\$	81.49
Reduction Factors		
Benefit Prior to Age-Based Limitation	\$	81.49

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$	204.73
Months from 80 (at Suspension Date)		
Benefits after Age-Based Limitation		

Final Monthly Benefit Under Proposed Suspension	\$	204.73
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #36
 Group: (5) Participants who accrued some or all benefits prior to January 1,
 2005 at multiple accrual rates
 Subgroup: Beneficiary or Alternate Payee Not in Pay Status; Inactive Vested
 Participant Age 65 and Over

Date Of Birth	1/28/1945
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	72Y 06M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 4,838.67
Total Benefit Credits	43.59
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 111.00
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 1,558.34
110% of PBGC Guaranteed Benefit	\$ 1,714.17

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 81,722.96
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 1,601.77
Reduction Factors	
Unreduced portion of benefit	\$ 1,004.50
Benefit Prior to Age-Based Limitation	\$ 2,606.27

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 2,606.27
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 2,606.27
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #37
 Group: 1 - 5
 Subgroup: Participants; Age 80+ or Disability

Date Of Birth	1/26/1933
Date of Retirement	4/1/2004
Age at Retirement Date	71Y 02M
Age at Suspension Date	84Y 06M
Current Monthly Benefit	\$ 834.51
Total Accrued Benefit at Normal Retirement Age	\$ 985.27
Total Benefit Credits	32.584
Form of Pension	100% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 25.61
PBGC Guarantee Accrual Rate	\$ 21.96
PBGC Guaranteed Benefit	\$ 715.48
110% of PBGC Guaranteed Benefit	\$ 787.03

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 18,205.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 356.82
Reduction Factors	84.70%
Unreduced portion of benefit	\$ 75.00
Benefit Prior to Age-Based Limitation	\$ 365.74

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 834.51
Months from 80 (at Suspension Date)	\$ -
Benefits after Age-Based Limitation	\$ 834.51

Final Monthly Benefit Under Proposed Suspension	\$ 834.51
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #38
 Group: 1 - 5
 Subgroup: Beneficiary or Alternate Payee; Age 80+ or Disability

Date Of Birth	12/17/1934
Date of Retirement	1/1/2007
Age at Retirement Date	72Y 00M
Age at Suspension Date	82Y 07M
Current Monthly Benefit	\$ 409.80
Total Accrued Benefit at Normal Retirement Age	\$ 482.02
Total Benefit Credits	32.499
Form of Pension	100% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 12.61
PBGC Guarantee Accrual Rate	\$ 12.21
PBGC Guaranteed Benefit	\$ 396.75
110% of PBGC Guaranteed Benefit	\$ 436.43

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 6,590.00
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 129.16
Unreduced portion of benefits	\$ 152.50
Reduction Factors	85.02%
Benefit Prior to Age-Based Limitation	\$ 239.46

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 409.80
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	\$ 409.80

Final Monthly Benefit Under Proposed Suspension	\$ 409.80
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #39
 Group: (6) Participants who accrued all benefits from January 1, 2005 to the present
 Subgroup: Participants in Pay Status

Date Of Birth	7/14/1949
Date of Retirement	8/1/2015
Age at Retirement Date	66Y 00M
Age at Suspension Date	68Y 00M
Current Monthly Benefit	\$ 497.69
Total Accrued Benefit at Normal Retirement Age	\$ 604.58
Total Benefit Credits	8
Form of Pension	50% J&S

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 62.21
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 286.00
110% of PBGC Guaranteed Benefit	\$ 314.60

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 62,554.76
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 1,226.07
Reduction Factors	82.32%
Benefit Prior to Age-Based Limitation	\$ 1,009.30

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 497.69
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	\$ 497.69

Final Monthly Benefit Under Proposed Suspension	\$ 497.69
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #40
 Group: (6) Participants who accrued all benefits from January 1, 2005 to the present
 Subgroup: Beneficiaries and Alternate Payees in Pay Status

Date Of Birth	8/19/1975
Date of Retirement	5/1/2014
Age at Retirement Date	
Age at Suspension Date	41Y 11M
Current Monthly Benefit	130.43
Total Accrued Benefit at Normal Retirement Age	\$ 699.25
Total Benefit Credits	\$ 8.00
Form of Pension	single life

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 16.30
PBGC Guarantee Accrual Rate	\$ 14.98
PBGC Guaranteed Benefit	\$ 119.82
110% of PBGC Guaranteed Benefit	\$ 131.80

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 67,900.00
1.96% of Total Accrued Contribution Prior to 1/2005	n/a
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 130.43

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 130.43
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 130.43
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #41
 Group: (6) Participants who accrued all benefits from January 1, 2005 to the present
 Subgroup: Participants Not in Pay Status

Date Of Birth	1/31/1971
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	46Y 06M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 309.27
Total Benefit Credits	\$ 7.00
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 44.18
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 250.25
110% of PBGC Guaranteed Benefit	\$ 275.28

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 30,880.78
1.96% of Total Accrued Contribution Prior to 1/2005	n/a
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 309.27

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 309.27
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 309.27
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #42
 Group: (6) Participants who accrued all benefits from January 1, 2005 to the present
 Subgroup: Beneficiaries and Alternate Payees Not in Pay Status

Date Of Birth	1/31/1971
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	46Y 06M
Current Monthly Benefit	\$ 202.12
Total Accrued Benefit at Normal Retirement Age	
Total Benefit Credits	7
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 28.87
PBGC Guarantee Accrual Rate	\$ 24.41
PBGC Guaranteed Benefit	\$ 170.87
110% of PBGC Guaranteed Benefit	\$ 187.96

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 15,400.00
1.96% of Total Accrued Contribution Prior to 1/2005	n/a
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 202.12

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 202.12
Months from 80 (at Suspension Date)	
Benefits after Age-Based Limitation	

Final Monthly Benefit Under Proposed Suspension	\$ 202.12
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Automotive Industries Pension Plan
 Application for Benefit Suspension
 Demonstration that limitations on individual suspensions are satisfied
 Illustration #43
 Group: (4) Inactive vested participants who accrued all benefits prior to July 1,
 2003, with an accrual rate of 5%
 Category - Partially Age Protected

Date Of Birth	12/17/1937
Date of Retirement	
Age at Retirement Date	
Age at Suspension Date	79Y 7M
Current Monthly Benefit	
Total Accrued Benefit at Normal Retirement Age	\$ 540.38
Total Benefit Credits	9.00
Form of Pension	

Calculation of 110% of PBGC Guarantee

Current Monthly Benefit/Benefit Credits	\$ 60.04
PBGC Guarantee Accrual Rate	\$ 35.75
PBGC Guaranteed Benefit	\$ 321.75
110% of PBGC Guaranteed Benefit	\$ 353.93

Calculation of Monthly Benefit Under Proposed Suspension

Total Accrued Contribution	\$ 10,807.50
1.96% of Total Accrued Contribution Prior to 1/2005	\$ 211.83
Reduction Factors	
Benefit Prior to Age-Based Limitation	\$ 211.83

Age-Based Limitation

Greater of 110% of PBGC or Proposed Suspension	\$ 353.93
Months from 80 (at Suspension Date)	5
Benefits after Age-Based Limitation	\$ 524.90

Final Monthly Benefit Under Proposed Suspension	\$ 524.90
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