

# Sheet Metal Workers' Pension Plan

OF SOUTHERN CALIFORNIA, ARIZONA & NEVADA

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## **IMPORTANT NOTICE**

Date: October 11, 2012

To: Employers Obligated to Contribute to the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada; Business Managers of SMWIA Local Unions 26, 88, 105, 206, 273 and 359; John Madole, Exec. Sec., Nevada Assoc. of Mechanical Contractors; J. Robert Roach, CEO, SMACNA of Southern Nevada; Kevin O'Dorisio, Exec. Director, SMACNA-LA; Julie Ann Muller Neff, Exec. Director, SMACNA Orange-Empire; James Chilko, Exec. Director, ACSMA-LA-Kern; Linda Jennings, Exec. V.P., SMACNA of San Diego; Dale Towne, Exec. V.P., Tri-Counties SMACNA; United States Secretary of Labor; Pension Benefit Guaranty Corporation

From: Board of Trustees of the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada

Subject: **Notice of Adoption of 2012 Rehabilitation Plan under the Pension Protection Act**

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This is to advise you that on October 10, 2012, the Board of Trustees of the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada ("Pension Plan") adopted a rehabilitation plan in accordance with the Pension Protection Act of 2006, as amended. The "2012 Rehabilitation Plan" contains 16 Schedules, one called the "2012 Default Schedule" and the others called 2012 Alternative Schedules #1 (A through E), #2 (A through E) and #3 (A through E). Each Schedule includes revised benefit structures and detailed contribution rate information, which, if adopted by (or imposed upon) the collective bargaining parties, may reasonably be expected to enable the Pension Plan to emerge from critical status in accordance with the 2012 Rehabilitation Plan. A copy of the 2012 Rehabilitation Plan containing an explanation of the changes in the Schedules is attached.

### **2012 Rehabilitation Plan and Possibility of Reduction in Benefits**

Federal law requires multiemployer pension plans in critical status to adopt a rehabilitation plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce, or even eliminate, certain benefits called "adjustable benefits" as part of a rehabilitation plan. The Trustees of the Pension Plan have determined that certain benefit reductions are necessary, depending on the Schedule selected by (or imposed upon) the collective bargaining parties, which are explained in the 2012 Rehabilitation Plan.

The 2012 Rehabilitation Plan also requires some contribution increases, depending on the Schedule selected by (or imposed upon) the collective bargaining parties, and as explained in the Rehabilitation Plan. These contribution increases are in addition to those contributions that are

already part of the collective bargaining agreements and other agreements pursuant to which the Pension Plan is established and maintained, and contribution increases already required by the Pension Plan.

### **Employer Surcharges**

In certain circumstances federal law requires that all contributing employers pay a surcharge to a pension plan in critical status to help correct the plan's financial shortfall. A 5% surcharge is applicable in the initial critical year and a 10% surcharge is applicable in each succeeding plan year thereafter in which the plan is in critical status. No benefits are earned on surcharge contributions. For the Pension Plan, the surcharge began with contributions due in June 2012 for work performed in May 2012. The surcharge will increase from 5% to 10% of required contributions in February 2013 for work performed in January 2013 and after.

The surcharge requirement ends with respect to contributions for employees covered by a collective bargaining agreement (or other agreement pursuant to which an employer contributes) on the effective date of a collective bargaining agreement (or other such agreement) that includes terms consistent with a Schedule contained in the 2012 Rehabilitation Plan for the duration of the agreement. As agreements expire and are renegotiated, those future agreements must contain terms consistent with a Schedule. The Pension Plan's 2012 Rehabilitation Plan, containing the Schedules, is enclosed.

Please send the administrative office for the Pension Plan a copy of the collective bargaining agreement or memorandum of agreement or other documentation concerning the adoption of a Schedule as soon as it is completed and signed. The Pension Plan must have this agreement to stop assessing surcharges against contributing employers covered by the agreement.

### **Where to Get More Information**

For more information about this notice, please contact the Pension Plan's administrative office, Sheet Metal Benefit Plans Administrative Corporation (SMBPAC), as follows:

Richard J. Wondra, Administrative Director  
Sheet Metal Benefit Plans Administrative Corp.  
111 N. Sepulveda Blvd., Suite 100  
Manhattan Beach, CA 90266  
phone: (800) 947-4338  
email: [rwondra@sheetmetalsam.org](mailto:rwondra@sheetmetalsam.org)

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RJW/jc

cc: Steven M. Rehaut, Esq.  
Joseph L. Paller Jr., Esq.  
Barry E. Miller  
Board of Trustees

**SHEET METAL WORKERS' PENSION PLAN OF  
SOUTHERN CALIFORNIA, ARIZONA AND NEVADA**

**2012 Rehabilitation Plan**

October 10, 2012

**Introduction**

The Pension Protection Act of 2006, as amended ("PPA"), requires the Trustees of a multiemployer pension plan whose actuary has certified that the plan is in critical status, to develop a rehabilitation plan intended to enable the plan to emerge from critical status by the end of the plan's rehabilitation period. The rehabilitation plan must be based on reasonably anticipated experience and on reasonable actuarial assumptions. On March 30, 2012, the actuary for the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada ("Pension Plan" or "Plan") certified that the Plan was in critical status for the plan year beginning January 1, 2012.

This 2012 Rehabilitation Plan:

1. Specifies the rehabilitation period and the expected emergence date;
2. Includes a Default Schedule and Alternative Schedules of benefit and contribution changes that will be provided to the collective bargaining parties, and the attached Exhibits 1 through 6;
3. Provides annual standards for meeting the requirements of the 2012 Rehabilitation Plan and describes how the 2012 Rehabilitation Plan will be updated from time to time; and
4. Describes how the Default Schedule will be implemented if there is no agreement between collective bargaining parties adopting an Alternative Schedule within a specified period of time.

**Rehabilitation Period and Expected Emergence Date**

The Trustees have determined, based on information about the expiration of current collective bargaining agreements between local unions participating in the Plan and contributing employers to the Plan, that the Rehabilitation Period will begin on January 1, 2015. The Plan is expected to emerge from critical status by January 1, 2025, based on reasonable assumptions and implementation of this 2012 Rehabilitation Plan.

**Definitions**

1. Capitalized terms used herein have the same meaning given to them in the Third Restatement of the Rules and Regulations of the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada, as amended ("Plan Document"), unless otherwise required by the context in which the term is used.

2. For purposes of this 2012 Rehabilitation Plan, "actuarial equivalence" shall be determined using the 1994 Group Annuity Mortality Table, Male for participants and the 1994 Group Annuity Mortality Table, Female for beneficiaries, as the applicable mortality table(s), and seven percent (7%) annual interest as the applicable interest rate.

### **Involuntary Unemployment and Disability Grace Periods**

1. Effective for pensions with annuity starting dates on or after January 1, 2012, the maximum allowed period of a single involuntary unemployment grace period, three consecutive years, is increased for certain years as follows: An otherwise eligible involuntary unemployment grace period year for any one of the calendar years 2009, 2010, 2011, 2012, 2013 or 2014 may serve as the fourth consecutive or fifth consecutive year of an appropriately-approved single involuntary unemployment grace period.
2. Effective for pensions with annuity starting dates on or after January 1, 2012, the maximum allowed period of a single disability grace period, three consecutive years, is increased for certain years as follows: An otherwise eligible disability grace period year for any one of the calendar years 2009, 2010, 2011, 2012, 2013 or 2014 may serve as the fourth consecutive or fifth consecutive year of an appropriately-approved single disability grace period.

### **Schedules**

Included in this document, as part of this 2012 Rehabilitation Plan, are the 2012 Default and Alternative Schedules which describe the required contributions and benefit changes that will be made if a Schedule is adopted by the collective bargaining parties or implemented under the terms of this 2012 Rehabilitation Plan in accordance with the PPA.

### **Implementation of Remedies and Schedules**

1. If a Terminated Participant or Inactive Vested Participant has not retired under the Plan and returns to work in Covered Employment and repairs his Break in Service under a Schedule or Schedules, his benefits will be subject to that Schedule or those Schedules.
2. Active Participants as of April 27, 2012, who retire under the Plan before January 1, 2014 and before they become Inactive Vested or Terminated Participants, shall receive their benefits with no change under this 2012 Rehabilitation Plan or any Schedule hereunder.
3. The benefits of participants whose annuity starting date is prior to April 27, 2012 are not subject to reduction under any Schedule under this 2012 Rehabilitation Plan.
4. The benefits of Active Participants who retire under the Plan on or after January 1, 2013 and after becoming covered by a Schedule or Schedules under this 2012 Rehabilitation Plan, will be determined according to the Schedule or Schedules.
5. Any benefit reductions under a 2012 Alternative Schedule become effective for Active Participants when they earn at least one Hour of Service under a collective bargaining agreement (or other agreement pursuant to which the employer contributes) adopted by the collective bargaining parties, with terms consistent with this 2012 Rehabilitation Plan and the 2012 Alternative Schedule.

6. Any benefit reductions under the 2012 Default Schedule become effective for Active Participants when they earn at least one Hour of Service under a collective bargaining agreement (or other agreement pursuant to which the employer contributes) adopted by the collective bargaining parties, with terms consistent with this 2012 Rehabilitation Plan and the 2012 Default Schedule. Benefit reductions under the 2012 Default Schedule also become effective for Active Participants when they earn at least one Hour of Service under an expired collective bargaining agreement that has been expired at least 180 days, provided the collective bargaining agreement was in effect on January 1, 2012, and provided the collective bargaining parties, after receiving the 2012 Default and Alternative Schedules, failed to adopt a contribution schedule with terms consistent with this 2012 Rehabilitation Plan and a 2012 Alternative Schedule prior to the time the Active Participant's Hours of Service were earned.
7. For any non-bargained employee of an employer that also contributes to the Plan for collectively bargained participants, such non-bargained employee is treated in the same manner with respect to the Schedules as the collectively bargained participants covered under the first contract to expire of the employer's collective bargaining agreements in effect on January 1, 2012 pursuant to which the employer contributes to the Plan.
8. For employers that contribute to the Plan only with respect to employees who are not covered by a collective bargaining agreement, the Schedule determined by the Board of Trustees shall apply with respect to the employer effective January 1, 2013, and with respect to employees of the employer who earn at least one Hour of Service in covered employment with the employer on or after October 10, 2012.
9. An Active Participant who retires under the Plan on or after January 1, 2013 who did not earn at least one Hour of Service under a collective bargaining agreement (or other agreement pursuant to which the employer contributes) with terms consistent with this 2012 Rehabilitation Plan and a 2012 Default or Alternative Schedule, but who, because of application of a grace period for 2012 or after, is not an Inactive Vested Participant, shall be deemed covered by a 2012 Alternative Schedule for benefit calculation purposes.

#### **Special Rules for Application of Schedules**

1. A participant who has become covered by a Schedule as described above shall cease to be covered by that Schedule on the earliest of the date when:
  - The participant incurs a one-year Break in Service, whether or not he was vested prior to the Break, or
  - The collective bargaining agreement or other agreement pursuant to which the employer contributes is modified or expires and a different Schedule is agreed to or imposed with respect to persons covered by the successor agreement.
2. If a participant who was covered by a Schedule under one employer, changes employers and as a result becomes covered under a different Schedule, benefits shall be determined as follows: Benefits accrued up to the date of change will be determined under the first Schedule and benefits accruing after that date will be determined under the second Schedule, to the maximum extent possible under the terms of the Plan. Other Plan features (e.g., disability benefits, early retirement benefits, service pension) will be calculated based on the

benefits earned under each Schedule, to the maximum extent possible under the terms of the Plan.

3. A retiree who has become covered by a Schedule as described above shall cease to be covered by that Schedule on the earliest of the date when:
  - He returns to covered employment and becomes covered under a different Schedule by earning at least one Hour of Service under a collective bargaining agreement or other agreement that corresponds to that different Schedule, or
  - The collective bargaining agreement under which he worked when he became subject to the Schedule is modified or expires and a different Schedule is agreed to or imposed with respect to persons covered by the successor agreement, or
  - The Trustees provide otherwise in an updated Rehabilitation Plan.
4. Benefits of a beneficiary or alternate payee with respect to a participant or retiree shall be determined on the same basis as benefits of the participant or retiree to whom they relate.
5. Collective bargaining parties who once adopt a particular 2012 Alternative Schedule with respect to a collective bargaining agreement (or other agreement pursuant to which an employer or employers contribute to the Plan), may not thereafter adopt a different 2012 Alternative Schedule with respect to such agreement or a successor or subsequent agreement.

#### **Automatic Implementation of 2012 Default Schedule**

If a collective bargaining agreement providing for contributions under the Plan that was in effect on January 1, 2012 expires, and after receiving the 2012 Default Schedule and 2012 Alternative Schedules the collective bargaining parties fail to adopt a contribution schedule with terms consistent with the 2012 Rehabilitation Plan and a 2012 Alternative Schedule, the 2012 Default Schedule will be imposed, and the benefits adjusted accordingly (for participants who earn one Hour of Service thereunder), effective 180 days after the date on which the collective bargaining agreement expires.

#### **Annual Standards for Meeting the Rehabilitation Requirements**

Based on reasonable assumptions, the Plan is expected to emerge from critical status by the Plan Year beginning January 1, 2025. The Trustees recognize the possibility that actual experience could be less favorable than projected based on reasonably anticipated experience and reasonable assumptions. To that end, the annual standards are that each year the projection performed by the Plan's actuary will indicate that the Plan continues to be expected to emerge from Critical Status no later than January 1, 2025.

#### **Annual Updating of Rehabilitation Plan**

Each year the Plan's actuary will review and certify the status of the Plan under PPA funding rules and whether, starting with the beginning of the Rehabilitation Period, the Plan is making scheduled progress in meeting the requirements of this 2012 Rehabilitation Plan. If the Trustees determine that it is necessary in light of updated information, they will revise this 2012

Rehabilitation Plan and present updated Schedules to the collective bargaining parties, which Schedules may prescribe additional benefit reductions or higher contribution rates.

Notwithstanding subsequent changes in benefit and contribution schedules, to the extent required by applicable law a schedule of contribution rates provided by the Board of Trustees and relied upon by the collective bargaining parties in negotiating a collective bargaining agreement shall remain in effect for the duration of that collective bargaining agreement.

However, a collective bargaining agreement or other agreement pursuant to which the employer contributes that is renewed or extended will need to include terms consistent with one of the Schedules in effect at the time of the renewal or extension.

### **Other Issues**

1. In the event that a particular Schedule is implemented for an employer, and then the Default Schedule is bargained as part of a subsequent negotiation, the Trustees may develop a revised benefit and/or contribution schedule for that particular situation.
2. Benefit changes will become effective pursuant to the terms of this 2012 Rehabilitation Plan as soon as legally permissible after this 2012 Rehabilitation Plan is adopted.
3. The Board of Trustees of the Plan has the sole and absolute power, authority and discretion to amend, construe, interpret and apply the provisions of this 2012 Rehabilitation Plan as well as all Schedules, and to decide any questions regarding eligibility for and nature and extent of benefits under the terms of the Plan, including this 2012 Rehabilitation Plan and Schedules. This includes any and all prior and future versions thereof.
4. The Board of Trustees may amend or otherwise modify a Schedule at any time and in its sole and absolute discretion. The Board of Trustees may add additional Schedules or eliminate Schedules (other than the Default Schedule) as it deems appropriate, in its sole and absolute discretion.

## 2012 DEFAULT SCHEDULE

### Benefit Changes

1. With respect to hours worked after the date of implementation of this Schedule, the benefit accrual rate becomes 1.00% of contributions required on the participant's behalf under the collective bargaining agreements in effect as of January 1, 2012, in accordance with the requirements of PPA.
2. The Disability Pension is eliminated for participants who are not in pay status as a disabled participant, regardless of the date of the participant's Social Security disability award.
3. The 54 monthly payments Pre-Retirement Death Benefit is eliminated.
4. The \$1,000 Post-Retirement Death Benefit is eliminated.
5. All benefits changed below are on a wear-away basis as described below in the Wear-Away section of this Schedule.
  - a. The 54-month guarantee period is eliminated with respect to benefits accrued under this Schedule.
  - b. The Service Pension is eliminated.
6. The Early Retirement Pension shall be based on actuarial reductions from Normal Retirement Age (age 65), to be actuarially equivalent in value to a Regular Pension. The actuarial equivalent reduction shall be applied on a wear-away basis.
7. The only forms of benefit payment available to a retiring participant shall be a single life annuity with no guarantee period, the 50% Husband-and-Wife Pension, and the 75% Husband-and-Wife Pension with Pop-Up Option. The adjustment factors for the Husband-and-Wife payment forms will be determined as actuarially equivalent to a single life annuity with no guarantee period and applied on a wear-away basis.

### Wear-Away

Benefits at retirement for a participant will be the greater of:

- a. His benefit accrued while not under this 2012 Default Schedule, and payable in the amount and form called for by the Plan provisions in effect for the participant on that date taking into account service earned through that date; or
- b. Total benefit at retirement taking into account all years of service and the Plan provisions (including the impact of this 2012 Default Schedule) in effect for the participant upon his retirement.



## Contributions

A one-time permanent contribution rate increase to Supplemental Contributions is required for those participants contributing at the maximum rate or linked to the maximum rate. The contribution rate increase depends on the date the 2012 Default Schedule is elected or imposed. The rate increases in the table below assume that the Default Schedule is effective *prior to* implementation of an Alternative Schedule under the 2012 Rehab Plan. Default Schedule benefits and/or contributions will be different if the Default Schedule is effective *following* implementation of an Alternative Schedule under the 2012 Rehab Plan.

Year in which 2012 Default Schedule is first effective	2014	2015	2016	2017	2018	2019
Locals 26, 88, 105, 206, 273	\$0.00	\$0.15	\$0.46	\$0.85	\$1.42	\$2.27
Local 359	\$0.00	\$0.08	\$0.23	\$0.43	\$0.71	\$1.14

The above contribution rate increase is made to Supplemental Contributions under the Plan. The resulting Supplemental Contributions, including any increases required under the Plan to the Supplemental Contributions, must be made through 2024.

## 2012 ALTERNATIVE SCHEDULES

The benefits under each of the 2012 Alternative Schedules are the same, only the required contribution increases are different. Once a 2012 Alternative Schedule is elected, a change to a different 2012 Alternative Schedule is not permitted; only a change to the 2012 Default Schedule is permitted.

All contribution rates and contribution rate increases are shown on a per hour basis unless indicated otherwise.

Tier 3 Contributions under this 2012 Rehabilitation Plan (defined below) are not allowed until payment of Supplemental Contributions under this 2012 Rehabilitation Plan (defined below) has commenced under one of the 2012 Alternative Schedules.

### Changes in Benefit Accruals

The benefit accrual rate is changed to 1.1% of Basic Contributions (up to \$6.00 per hour) effective for benefits earned on or after January 1, 2014. This benefit accrual rate will be adjusted for each year (starting with 2014), retroactive to the first day of the year, based on the net investment rate of return on market value of Plan assets for the prior year (starting with 2013), as determined by the actuary based on the audited financial statements for the Plan provided by the Plan's independent auditor. The benefit accrual rate and adjustment will be as follows:

1. Net investment rate of return for a year of less than 5.5%, zero adjustment for the following year: the benefit accrual rate for the next year only is 1.1%.
2. Net investment rate of return for a year equal to or exceeding 5.5% but not exceeding 9.0%, the benefit accrual rate for the next year only is increased by 0.15%, to 1.25%.
3. Net investment rate of return for a year exceeding 9.0% but not exceeding 10.5%, the benefit accrual rate for the next year only is increased by 0.40%, to 1.5%.
4. Net investment rate of return for a year exceeding 10.5%, the benefit accrual rate for the next year only is increased by 0.65%, to 1.75%.

The Trustees expect that the net investment rate of return for a year will be determined in May or June of the following year. For example, the net investment rate of return for 2013 is expected to be available in May or June of 2014. If the net investment rate of return for 2013 is determined by the actuary to be 5.5% or greater, the appropriate increase in the benefit accrual rate will be applied for 2014 only, retroactive to January 1, 2014.

Tier 3 Contributions (as described below) will accrue benefits on a "cost neutral basis" of 1.5% of Tier 3 Contributions and will not be adjusted based on net investment rate of return on Plan assets.

## Other Changes in Benefits

### 1. Service Pension

a. Active Participants with 15 or more years of credited service in the Pension Plan (reciprocal credits do not count for this purpose) as of January 1, 2014 are subject to the following Service Pension change effective January 1, 2014:

1. The age for an unreduced Service Pension (with 25 years of service in the Plan) is changed to age 55 for benefits accruing on or after January 1, 2014. Benefits accrued on or after January 1, 2014 will be reduced by 5% for each year, interpolated for months, that the benefit commences prior to age 55, up to a reduction of 25% for commencement at age 50. Benefits cannot commence prior to age 50. Any reduction is based on the participant's age on the annuity starting date.
2. Benefits accrued before January 1, 2014 are preserved under prior Plan rules.
3. For participants in this category, Service Pension benefits will be multiplied by an Early Commencement Factor as shown in the table below, based on the participant's age on the annuity starting date:

<b>Service Pension Early Commencement Factor</b>			
<b>Age</b>	<b>Benefits accrued prior to January 1, 2012</b>	<b>Benefits accrued in 2012 and 2013</b>	<b>Benefits accrued on or after January 1, 2014</b>
55 and Older	100%	100%	100%
54	100%	100%	95%
53	100%	100%	90%
52	100%	90%	85%
51	100%	85%	80%
50	100%	80%	75%

b. Active Participants with fewer than 15 years of credited service in the Pension Plan (reciprocal credits do not count for this purpose) as of January 1, 2014 are subject to the following Service Pension change effective January 1, 2014:

1. The age for an unreduced Service Pension (with 25 years of service in the Plan) is changed to age 55 for the participant's entire accrued benefit. The entire accrued benefit will be reduced by 5% for each year, interpolated for months, that the benefit commences prior to age 55, up to a reduction of 25% for commencement at age 50. Benefits cannot commence prior to age 50. Any reduction is based on the participant's age on the annuity starting date.
2. For participants in this category, Service Pension benefits will be multiplied by an Early Commencement Factor as shown in the table below, based on the participant's

age on the annuity starting date. The Early Commencement Factor is applied to the participant's entire accrued benefit.

Age	Service Pension Early Commencement Factor
55 and Older	100%
54	95%
53	90%
52	85%
51	80%
50	75%

## 2. Disability Pension

- a. The Disability Pension is changed for disability retirements with annuity starting dates on or after January 1, 2014, based on a Social Security disability award in which the participant was determined by Social Security to have become disabled on or after January 1, 2014.
- b. For participants in this category, Disability Pension benefits will be multiplied by an Early Commencement Factor as shown in the table below, interpolated for months, based on the participant's age at the annuity starting date. The Early Commencement Factor is applied to the participant's entire accrued benefit.

Age	Disability Pension Early Commencement Factor
55 and Older	100%
54	95%
53	90%
52	85%
51	80%
50 and Younger	75%

## Contributions

1. Under the Pension Plan, there are three types of Contributions as follows:
  - a. Basic Contributions – Contributions up to \$6.00 per hour in 2012 and later years, that accrue benefits based on the contribution formula.
  - b. Supplemental Contributions – Contributions in excess of the Basic Contributions that earn no benefit accruals.

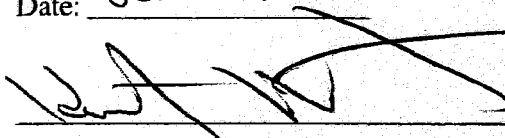
- c. Tier 3 Contributions – Contributions in excess of Basic Contributions and Supplemental Contributions that accrue monthly benefits on a “cost neutral basis” of 1.5% of required Tier 3 Contributions.
2. Under the Alternatives Schedules, contribution increases are required for participants at the maximum contribution rate, or directly linked to the maximum contribution rate, on August 1, 2012. For Locals 26, 88, 105 and 273, this maximum rate as of August 1, 2012 is \$6.35 per hour. For Local 206, this maximum rate as of August 1, 2012 is \$6.95 per hour. For Local 359, this maximum rate as of August 1, 2012 is \$4.00 per hour.
  3. Required contribution increases are all Supplemental Contributions.
  4. In a year in which a contribution increase is required, the increase must be effective no later than for hours worked on or after August 1 of that year.
  5. The Required Contribution Increases are shown in the attached Exhibits as follows:
    - a. Alternative Schedules #1 (#1A, #1B, #1C, #1D, #1E): Exhibit 1
    - b. Alternative Schedules #2 (#2A, #2B, #2C, #2D, #2E): Exhibit 2
    - c. Alternative Schedules #3 (#3A, #3B, #3C, #3D, #3E): Exhibit 3
  6. The Required Contribution Rates (Basic, Supplemental and Total) are shown in the attached Exhibits as follows:
    - a. Alternative Schedules #1 (#1A, #1B, #1C, #1D, #1E): Exhibit 4
    - b. Alternative Schedules #2 (#2A, #2B, #2C, #2D, #2E): Exhibit 5
    - c. Alternative Schedules #3 (#3A, #3B, #3C, #3D, #3E): Exhibit 6
  7. For participants not at the maximum contribution rate, nor linked to the maximum contribution rate, contribution increases are not required. In the event that contribution rate increases are made, the increases will be allocated as follows:
    - a. 60% of each contribution increase will be allocated to Basic Contributions and 40% will be allocated to Supplemental Contributions.
    - b. If the allocation in step a would result in the Basic Contributions exceeding \$6.00 per hour, then the excess will be allocated to Supplemental Contributions.
    - c. If the allocation in step a would result in the Supplemental Contributions exceeding the Supplemental Contribution amounts shown in Exhibit 4, 5 or 6, as appropriate, then the excess will be allocated to Basic Contributions.
    - d. If the allocation in steps a, b or c would result in both the Basic Contributions exceeding \$6.00 per hour and the Supplemental Contributions exceeding the Supplemental Contribution amounts shown in Exhibit 4, 5 or 6, as appropriate, then the excess will be allocated to Tier 3 (“cost neutral”) Contributions.

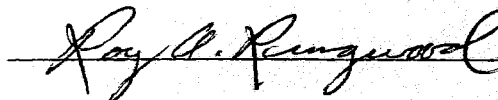
8. A contribution increase in excess of the required contribution increase for a year does not change the required contribution increases for subsequent years. For example, if a contribution increase of \$1.00 per hour is made under a 2012 Alternative Schedule that requires \$0.65 per hour (\$0.35 in excess of the required \$0.65), any required contribution increases in future years remain unchanged. If the next year requires another \$0.65 per hour increase, the full \$0.65 per hour must be made in that next year. The prior year's excess of \$0.35 per hour (a Tier 3 Contribution) cannot be used to meet that year's \$0.65 required contribution increase.
9. Reciprocated contributions for participants Covered by a 2012 Alternative Schedule shall be allocated in accordance with Section 35(e) of Article I of the Plan Document, denominated "Allocation of Reciprocated Contributions for Participants Covered by an Alternative Schedule."

**CERTIFICATE OF ADOPTION**

This is to certify that at a meeting of the Board of Trustees of the Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada, held in Manhattan Beach, California, on October 10, 2012, specially called and noticed as provided in the Agreement and Declaration of Trust, at which meeting a quorum was present, the foregoing 2012 Rehabilitation Plan was approved and adopted.

Date: October 10, 2012

  
\_\_\_\_\_  
Co-Chair (Employer Trustees)

  
\_\_\_\_\_  
Co-Chair (Employee Trustees)

**This document includes the attached Exhibits 1 through 6.**

**Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
2012 Rehabilitation Plan - Required Contribution Increases**

**Alternative Schedules #1**

<b>Locals 26, 88, 105 and 273</b>					
<b>Year</b>	<b>#1A</b>	<b>#1B</b>	<b>#1C</b>	<b>#1D</b>	<b>#1E</b>
2014	\$2.50	\$0.94	\$0.65	\$0.54	\$0.48
2015	0	0.94	0.65	0.54	0.48
2016	0	0.94	0.65	0.54	0.48
2017	0	0	0.65	0.54	0.48
2018	0	0	0.65	0.54	0.48
2019	0	0	0	0.54	0.48
2020	0	0	0	0.54	0.48
2021	0	0	0	0	0.48
2022	0	0	0	0	0.48
2023	0	0	0	0	0.48
2024	0	0	0	0	0
<b>Total</b>	<b>\$2.50</b>	<b>\$2.82</b>	<b>\$3.25</b>	<b>\$3.78</b>	<b>\$4.80</b>

<b>Local 206</b>					
<b>Year</b>	<b>#1A</b>	<b>#1B</b>	<b>#1C</b>	<b>#1D</b>	<b>#1E</b>
2014	\$2.50	\$0.94	\$0.65	\$0.54	\$0.48
2015	0	0.94	0.65	0.54	0.48
2016	0	0.94	0.65	0.54	0.48
2017	0	0	0.65	0.54	0.48
2018	0	0	0.65	0.54	0.48
2019	0	0	0	0.54	0.48
2020	0	0	0	0.54	0.48
2021	0	0	0	0	0.48
2022	0.35	0.35	0.35	0.35	0.83
2023	0	0	0	0	0.48
2024	0	0	0	0	0
<b>Total</b>	<b>\$2.85</b>	<b>\$3.17</b>	<b>\$3.60</b>	<b>\$4.13</b>	<b>\$5.15</b>

<b>Local 359</b>					
<b>Year</b>	<b>#1A</b>	<b>#1B</b>	<b>#1C</b>	<b>#1D</b>	<b>#1E</b>
2014	\$1.25	\$0.47	\$0.33	\$0.27	\$0.24
2015	0	0.47	0.33	0.27	0.24
2016	0	0.47	0.33	0.27	0.24
2017	0	0	0.33	0.27	0.24
2018	0	0	0.33	0.27	0.24
2019	0	0	0	0.27	0.24
2020	0	0	0	0.27	0.24
2021	0	0	0	0	0.24
2022	0.17	0.17	0.17	0.17	0.41
2023	0	0	0	0	0.24
2024	0	0	0	0	0
<b>Total</b>	<b>\$1.42</b>	<b>\$1.58</b>	<b>\$1.82</b>	<b>\$2.06</b>	<b>\$2.57</b>

**Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
2012 Rehabilitation Plan - Required Contribution Increases**

**Alternative Schedules #2**

Locals 26, 88, 105 and 273					
Year	#2A	#2B	#2C	#2D	#2E
2014	0	0	0	0	0
2015	\$2.83	\$1.08	\$0.76	\$0.64	\$0.60
2016	0	1.08	0.76	0.64	0.60
2017	0	1.08	0.76	0.64	0.60
2018	0	0	0.76	0.64	0.60
2019	0	0	0.76	0.64	0.60
2020	0	0	0	0.64	0.60
2021	0	0	0	0.64	0.60
2022	0	0	0	0	0.60
2023	0	0	0	0	0.60
2024	0	0	0	0	0.60
Total	\$2.83	\$3.24	\$3.80	\$4.48	\$6.00

Local 206					
Year	#2A	#2B	#2C	#2D	#2E
2014	0	0	0	0	0
2015	\$2.83	\$1.08	\$0.76	\$0.64	\$0.60
2016	0	1.08	0.76	0.64	0.60
2017	0	1.08	0.76	0.64	0.60
2018	0	0	0.76	0.64	0.60
2019	0	0	0.76	0.64	0.60
2020	0	0	0	0.64	0.60
2021	0	0	0	0.64	0.60
2022	0.35	0.35	0.35	0.35	0.95
2023	0	0	0	0	0.60
2024	0	0	0	0	0.60
Total	\$3.18	\$3.59	\$4.15	\$4.83	\$6.35

Local 359					
Year	#2A	#2B	#2C	#2D	#2E
2014	0	0	0	0	0
2015	\$1.42	\$0.54	\$0.38	\$0.32	\$0.30
2016	0	0.54	0.38	0.32	0.30
2017	0	0.54	0.38	0.32	0.30
2018	0	0	0.38	0.32	0.30
2019	0	0	0.38	0.32	0.30
2020	0	0	0	0.32	0.30
2021	0	0	0	0.32	0.30
2022	0.17	0.17	0.17	0.17	0.47
2023	0	0	0	0	0.30
2024	0	0	0	0	0.30
Total	\$1.59	\$1.79	\$2.07	\$2.41	\$3.17



**Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
2012 Rehabilitation Plan - Required Contribution Increases**

**Alternative Schedules #3**

<b>Locals 26, 88, 105 and 273</b>					
<b>Year</b>	<b>#3A</b>	<b>#3B</b>	<b>#3C</b>	<b>#3D</b>	<b>#3E</b>
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	\$3.24	\$1.28	\$0.91	\$0.78	\$0.76
2017	0	1.28	0.91	0.78	0.76
2018	0	1.28	0.91	0.78	0.76
2019	0	0	0.91	0.78	0.76
2020	0	0	0.91	0.78	0.76
2021	0	0	0	0.78	0.76
2022	0	0	0	0.78	0.76
2023	0	0	0	0	0.76
2024	0	0	0	0	0.76
<b>Total</b>	<b>\$3.24</b>	<b>\$3.84</b>	<b>\$4.55</b>	<b>\$5.46</b>	<b>\$6.84</b>

<b>Local 206</b>					
<b>Year</b>	<b>#3A</b>	<b>#3B</b>	<b>#3C</b>	<b>#3D</b>	<b>#3E</b>
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	\$3.24	\$1.28	\$0.91	\$0.78	\$0.76
2017	0	1.28	0.91	0.78	0.76
2018	0	1.28	0.91	0.78	0.76
2019	0	0	0.91	0.78	0.76
2020	0	0	0.91	0.78	0.76
2021	0	0	0	0.78	0.76
2022	0.35	0.35	0.35	1.13	1.11
2023	0	0	0	0	0.76
2024	0	0	0	0	0.76
<b>Total</b>	<b>\$3.59</b>	<b>\$4.19</b>	<b>\$4.90</b>	<b>\$5.81</b>	<b>\$7.19</b>

<b>Local 359</b>					
<b>Year</b>	<b>#3A</b>	<b>#3B</b>	<b>#3C</b>	<b>#3D</b>	<b>#3E</b>
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	\$1.62	\$0.64	\$0.46	\$0.39	\$0.38
2017	0	0.64	0.46	0.39	0.38
2018	0	0.64	0.46	0.39	0.38
2019	0	0	0.46	0.39	0.38
2020	0	0	0.46	0.39	0.38
2021	0	0	0	0.39	0.38
2022	0.17	0.17	0.17	0.56	0.55
2023	0	0	0	0	0.38
2024	0	0	0	0	0.38
<b>Total</b>	<b>\$1.79</b>	<b>\$2.09</b>	<b>\$2.47</b>	<b>\$2.90</b>	<b>\$3.59</b>

Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
 2012 Rehabilitation Plan - Required Contribution Rates - Alternative Schedules #1

Locals 26, 88, 105, 273

Year	#1A		#1B		#1C		#1D		#1E	
	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp
2014	\$6.00	\$4.25	\$6.00	\$2.69	\$6.00	\$2.40	\$6.00	\$2.29	\$6.00	\$2.23
2015	6.00	4.75	6.00	4.13	6.00	3.55	6.00	3.33	6.00	3.21
2016	6.00	4.75	6.00	5.07	6.00	4.20	6.00	3.87	6.00	3.69
2017	6.00	4.75	6.00	5.07	6.00	4.85	6.00	4.41	6.00	4.17
2018	6.00	4.75	6.00	5.07	6.00	5.50	6.00	4.95	6.00	4.65
2019	6.00	4.75	6.00	5.07	6.00	5.50	6.00	5.49	6.00	5.13
2020	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	5.61
2021	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	6.09
2022	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	6.57
2023	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	7.05
2024	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	7.05

Local 206

Year	#1A		#1B		#1C		#1D		#1E	
	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp
2014	\$6.00	\$4.40	\$6.00	\$2.84	\$6.00	\$2.55	\$6.00	\$2.44	\$6.00	\$2.38
2015	6.00	4.40	6.00	3.78	6.00	3.20	6.00	2.98	6.00	2.86
2016	6.00	4.40	6.00	4.72	6.00	3.85	6.00	3.52	6.00	3.34
2017	6.00	4.40	6.00	4.72	6.00	4.50	6.00	4.06	6.00	3.82
2018	6.00	4.40	6.00	4.72	6.00	5.15	6.00	4.60	6.00	4.30
2019	6.00	4.40	6.00	4.72	6.00	5.15	6.00	5.14	6.00	4.78
2020	6.00	4.40	6.00	4.72	6.00	5.15	6.00	5.68	6.00	5.26
2021	6.00	4.40	6.00	4.72	6.00	5.15	6.00	5.68	6.00	5.74
2022	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	6.57
2023	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	7.05
2024	6.00	4.75	6.00	5.07	6.00	5.50	6.00	6.03	6.00	7.05

Local 359

Year	#1A		#1B		#1C		#1D		#1E	
	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp	Basic	Supp
2014	\$3.89	\$1.84	\$3.89	\$1.06	\$3.89	\$0.92	\$3.89	\$0.86	\$3.89	\$0.83
2015	3.89	1.84	3.89	1.53	3.89	1.25	3.89	1.13	3.89	1.07
2016	3.89	1.84	3.89	2.00	3.89	1.58	3.89	1.40	3.89	1.31
2017	3.89	1.84	3.89	2.00	3.89	1.91	3.89	1.67	3.89	1.55
2018	3.89	1.84	3.89	2.00	3.89	2.24	3.89	1.94	3.89	1.79
2019	3.89	1.84	3.89	2.00	3.89	2.24	3.89	2.21	3.89	2.03
2020	3.89	1.84	3.89	2.00	3.89	2.24	3.89	2.48	3.89	2.27
2021	3.89	1.84	3.89	2.00	3.89	2.24	3.89	2.48	3.89	2.51
2022	3.89	2.01	3.89	2.17	3.89	2.41	3.89	2.65	3.89	2.92
2023	3.89	2.01	3.89	2.17	3.89	2.41	3.89	2.65	3.89	3.16
2024	3.89	2.01	3.89	2.17	3.89	2.41	3.89	2.65	3.89	3.16

**Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
2012 Rehabilitation Plan - Required Contribution Rates - Alternative Schedules #2**

Exhibit 5

**Locals 26, 88, 105, 273**

#2B			#2C			#2D			#2E		
Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75
6.00	3.33	9.33	6.00	3.01	9.01	6.00	2.89	8.89	6.00	2.85	8.85
6.00	4.41	10.41	6.00	3.77	9.77	6.00	3.53	9.53	6.00	3.45	9.45
6.00	5.49	11.49	6.00	4.53	10.53	6.00	4.17	10.17	6.00	4.05	10.05
6.00	5.49	11.49	6.00	5.29	11.29	6.00	4.81	10.81	6.00	4.65	10.65
6.00	5.49	11.49	6.00	6.05	12.05	6.00	5.45	11.45	6.00	5.25	11.25
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.09	12.09	6.00	5.85	11.85
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	6.45	12.45
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	7.05	13.05
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	7.65	13.65
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	8.25	14.25

**Local 206**

#2B			#2C			#2D			#2E		
Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90
6.00	2.98	8.98	6.00	2.66	8.66	6.00	2.54	8.54	6.00	2.50	8.50
6.00	4.06	10.06	6.00	3.42	9.42	6.00	3.18	9.18	6.00	3.10	9.10
6.00	5.14	11.14	6.00	4.18	10.18	6.00	3.82	9.82	6.00	3.70	9.70
6.00	5.14	11.14	6.00	4.94	10.94	6.00	4.46	10.46	6.00	4.30	10.30
6.00	5.14	11.14	6.00	5.70	11.70	6.00	5.10	11.10	6.00	4.90	10.90
6.00	5.14	11.14	6.00	5.70	11.70	6.00	5.74	11.74	6.00	5.50	11.50
6.00	5.14	11.14	6.00	5.70	11.70	6.00	6.38	12.38	6.00	6.10	12.10
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	7.05	13.05
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	7.65	13.65
6.00	5.49	11.49	6.00	6.05	12.05	6.00	6.73	12.73	6.00	8.25	14.25

**Local 359**

#2B			#2C			#2D			#2E		
Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48
3.89	1.13	5.02	3.89	0.97	4.86	3.89	0.91	4.80	3.89	0.89	4.78
3.89	1.67	5.56	3.89	1.35	5.24	3.89	1.23	5.12	3.89	1.19	5.08
3.89	2.21	6.10	3.89	1.73	5.62	3.89	1.55	5.44	3.89	1.49	5.38
3.89	2.21	6.10	3.89	2.11	6.00	3.89	1.87	5.76	3.89	1.79	5.68
3.89	2.21	6.10	3.89	2.49	6.38	3.89	2.19	6.08	3.89	2.09	5.98
3.89	2.21	6.10	3.89	2.49	6.38	3.89	2.51	6.40	3.89	2.39	6.28
3.89	2.21	6.10	3.89	2.49	6.38	3.89	2.83	6.72	3.89	2.69	6.58
3.89	2.38	6.27	3.89	2.66	6.55	3.89	3.00	6.89	3.89	3.16	7.05
3.89	2.38	6.27	3.89	2.66	6.55	3.89	3.00	6.89	3.89	3.46	7.35
3.89	2.38	6.27	3.89	2.66	6.55	3.89	3.00	6.89	3.89	3.76	7.65

Sheet Metal Workers' Pension Plan of Southern California, Arizona and Nevada  
2012 Rehabilitation Plan - Required Contribution Rates - Alternative Schedules #3

Locals 26, 88, 105, 273

Year	#3A			#3B			#3C			#3D			#3E		
	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
2014	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75	\$6.00	\$1.75	\$7.75
2015	6.00	2.25	8.25	6.00	2.25	8.25	6.00	2.25	8.25	6.00	2.25	8.25	6.00	2.25	8.25
2016	6.00	5.49	11.49	6.00	3.53	9.53	6.00	3.16	9.16	6.00	3.03	9.03	6.00	3.01	9.01
2017	6.00	5.49	11.49	6.00	4.81	10.81	6.00	4.07	10.07	6.00	3.81	9.81	6.00	3.77	9.77
2018	6.00	5.49	11.49	6.00	6.09	12.09	6.00	4.98	10.98	6.00	4.59	10.59	6.00	4.53	10.53
2019	6.00	5.49	11.49	6.00	6.09	12.09	6.00	5.89	11.89	6.00	5.37	11.37	6.00	5.29	11.29
2020	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	6.15	12.15	6.00	6.05	12.05
2021	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	6.93	12.93	6.00	6.81	12.81
2022	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	7.57	13.57
2023	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	8.33	14.33
2024	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	9.09	15.09

Local 206

Year	#3A			#3B			#3C			#3D			#3E		
	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
2014	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90	\$6.00	\$1.90	\$7.90
2015	6.00	1.90	7.90	6.00	1.90	7.90	6.00	2.81	8.81	6.00	2.68	8.68	6.00	2.66	8.66
2016	6.00	5.14	11.14	6.00	3.18	9.18	6.00	3.72	9.72	6.00	3.46	9.46	6.00	3.42	9.42
2017	6.00	5.14	11.14	6.00	4.46	10.46	6.00	4.63	10.63	6.00	4.24	10.24	6.00	4.18	10.18
2018	6.00	5.14	11.14	6.00	5.74	11.74	6.00	5.54	11.54	6.00	5.02	11.02	6.00	4.94	10.94
2019	6.00	5.14	11.14	6.00	5.74	11.74	6.00	6.45	12.45	6.00	5.80	11.80	6.00	5.70	11.70
2020	6.00	5.14	11.14	6.00	5.74	11.74	6.00	6.45	12.45	6.00	6.58	12.58	6.00	6.46	12.46
2021	6.00	5.14	11.14	6.00	5.74	11.74	6.00	6.80	12.80	6.00	7.71	13.71	6.00	7.57	13.57
2022	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	8.33	14.33
2023	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	9.09	15.09
2024	6.00	5.49	11.49	6.00	6.09	12.09	6.00	6.80	12.80	6.00	7.71	13.71	6.00	9.09	15.09

Local 359

Year	#3A			#3B			#3C			#3D			#3E		
	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total	Basic	Supp	Total
2014	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48	\$3.89	\$0.59	\$4.48
2015	3.89	0.59	4.48	3.89	0.59	4.48	3.89	0.59	4.48	3.89	0.59	4.48	3.89	0.59	4.48
2016	3.89	2.21	6.10	3.89	1.23	5.12	3.89	1.05	4.94	3.89	0.98	4.87	3.89	0.97	4.86
2017	3.89	2.21	6.10	3.89	1.87	5.76	3.89	1.51	5.40	3.89	1.37	5.26	3.89	1.35	5.24
2018	3.89	2.21	6.10	3.89	2.51	6.40	3.89	1.97	5.86	3.89	1.76	5.65	3.89	1.73	5.62
2019	3.89	2.21	6.10	3.89	2.51	6.40	3.89	2.43	6.32	3.89	2.15	6.04	3.89	2.11	6.00
2020	3.89	2.21	6.10	3.89	2.51	6.40	3.89	2.89	6.78	3.89	2.54	6.43	3.89	2.49	6.38
2021	3.89	2.21	6.10	3.89	2.51	6.40	3.89	2.89	6.78	3.89	2.93	6.82	3.89	2.87	6.76
2022	3.89	2.38	6.27	3.89	2.68	6.57	3.89	3.06	6.95	3.89	3.49	7.38	3.89	3.42	7.31
2023	3.89	2.38	6.27	3.89	2.68	6.57	3.89	3.06	6.95	3.89	3.49	7.38	3.89	3.80	7.69
2024	3.89	2.38	6.27	3.89	2.68	6.57	3.89	3.06	6.95	3.89	3.49	7.38	3.89	4.18	8.07