

GREGG L. KABACINSKI & ASSOCIATES

ACTUARIAL AND FINANCIAL CONSULTANTS

1530 ROCHESTER ROAD

ROYAL OAK, MICHIGAN 48067

TELEPHONE

(248) 545-5200

FAX

(248) 545-8312

Initial Data Needs for a Pension Valuation

The following information is required to prepare a valuation of a defined benefit pension plan:

1. The participant's date of birth, date of hire, date of termination and date of marriage.
2. A recent pay stub, W-2 and/or social security statement for the participant.
3. The name of the pension plan.
4. A Summary Plan Description of the pension plan.
5. A benefit statement and/or letter from the participant's employer which provides an estimate of the participant's monthly accrued normal retirement benefit.
6. If the participant is retired, then please provide the date of retirement, and the form of payment elected (e.g. single life annuity, joint and survivor annuity, etc). If the form of payment includes a survivor benefit, then please provide the name and date of birth of the person designated as the survivor. The preceding information can most easily be obtained from the benefit election form the participant would have received at the time of retirement. If the participant can't readily locate the election form, a copy can be obtained from the plan administrator.
7. If after-tax present values are desired to provide a consistent comparison of the taxable pension to a non-taxable asset such as equity in the marital home, then we need recent account statements for any retirement accounts (e.g. 401(k), 403(b), IRA) in which the participant has assets.
8. Our flat fee for a valuation of normal retirement benefits is \$400. If an early retirement benefit valuation is also

requested, please add \$100 for each additional early retirement age. Please note, accrued early retirement benefits typically have a much greater present value than accrued normal retirement benefits. If after-tax present values are also requested (see item 7 above), please add \$100. The preceding fees are payable as a retainer prior to beginning work. The retainer fee is a flat fee for the requested services and includes necessary and reasonable consultations. If problems should arise which will result in additional fees, we will notify you before proceeding.

The above items are typically all that is needed to prepare a pension valuation. After receipt of the above items, you will be advised of any additional information which may be necessary.

Whom should we contact if we have questions regarding any of the responses to this form?

Name: _____

Daytime telephone number: _____

Email address: _____