

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **Attach to Form 5500 or 5500-EZ if applicable. (See instructions.)**

Official Use Only

OMB No. 1210-0110

2008

**This Form is Open to
Public Inspection.**

For calendar plan year 2008 or fiscal plan year beginning _____ and ending _____

▶ **Round off amounts to nearest dollar.**

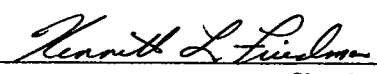
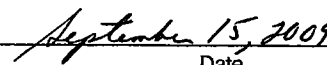
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan ABC-NABET RETIREMENT TRUST FUND		B Three-digit plan number (PN) ▶	012
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ ABC, INC.		D Employer Identification Number (EIN) 14-1284013	
E Type of plan:	<input checked="" type="checkbox"/> Single	<input type="checkbox"/> Multiple-A	<input type="checkbox"/> Multiple-B
F Prior year plan size:	<input type="checkbox"/> 100 or fewer	<input type="checkbox"/> 101-500	<input checked="" type="checkbox"/> More than 500

Part I Basic Information
1 Enter the valuation date: Month 01 Day 01 Year 2008

2 Assets:		
a Market value	2a	691669693
b Actuarial value	2b	691669693
3 Funding target/participant count breakdown	(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a 1282	265287209
b For terminated vested participants	3b 770	50422061
c For active participants:		
(1) Non-vested benefits	3c(1)	9031270
(2) Vested benefits	3c(2)	229856205
(3) Total active	3c(3) 961	238887475
d Total	3d 3013	554596745
4 If the plan is in at-risk status, check the box and complete lines 4a and 4b	<input type="checkbox"/>	
a Funding target disregarding prescribed at-risk assumptions	4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor	4b	
5 Effective interest rate	5	6.24 %
6 Target normal cost	6	9647467

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

	COPY	
KENNETH FRIEDMAN	Signature of actuary	Date
MILLIMAN, INC.	Type or print name of actuary	08-03550
ONE PENNSYLVANIA PLAZA, 38TH FLOOR	Firm name	Most recent enrollment number
NEW YORK NY 10119	Address of the firm	646-473-3305
		Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions.

Part II Beginning of year carryover and prefunding balances (See instructions.)

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	N/A	N/A
8 Portion used to offset prior year's funding requirement (line 35 from prior year)	N/A	N/A
9 Amount remaining (line 7 minus line 8)	56033049	N/A
10 Interest on line 9 using prior year's actual return of <u>N/A</u> %	N/A	N/A
11 Prior year's excess contributions to be added to prefunding balance:		
a Excess contributions (line 38 from prior year)		N/A
b Interest on line 11a using prior year's effective rate of <u>N/A</u> %		N/A
c Total available at beginning of current plan year to add to prefunding balance ..		N/A
d Portion of line 11c to be added to prefunding balance		N/A
12 Reduction in balances due to elections or deemed elections	0	N/A
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	56033049	N/A

Part III Funding percentages

14 Funding target attainment percentage	14	114.61 %
15 Adjusted funding target attainment percentage	15	124.72 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to offset current year's funding requirement	16	118.07 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and liquidity shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/30/2008	959082				
07/31/2008	1127949				
10/31/2008	945967				
01/31/2009	1063884				
			Totals ▶	18(b) 4096882	18(c) 0

19 Discounted employer contributions -- see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contribution from prior years	19a	0
b Contributions made to avoid benefit restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year, adjusted to valuation date	19c	3925333

20 Quarterly contributions and liquidity shortfall(s):

a Did the plan have a "funding shortfall" for the prior year?	Yes	<input checked="" type="checkbox"/> No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	Yes	No
c If line 20a is "Yes," see instructions and complete the following table as applicable:		

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:	1st segment:	2nd segment:	3rd segment:	<input checked="" type="checkbox"/> N/A, full yield curve used
a Segment rates:	%	%	%	
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 60
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed -- combined	<input checked="" type="checkbox"/> Prescribed -- separate	<input type="checkbox"/> Substitute	

Part V Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ..	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachments	27	

Part VI Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions)	31	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0	
34 Total funding requirement before reflecting carryover/prefunding balances (line 31 + line 32a + line 32b - line 33)	34	0	
35 Balances used to offset funding requirement . . .	Carryover balance	Prefunding balance	Total balance
36 Additional cash requirement (line 34 minus line 35)	36 0		
37 Contributions allocated toward minimum required contribution for current year, adjusted to valuation date (line 19c)	37 3925333		
38 Interest-adjusted excess contributions for current year (see instructions)	38 3925333		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39 0		
40 Unpaid minimum required contribution for all years	40 0		

ABC – NABET Retirement Trust Fund

**Attachment to Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
EIN: 14- 1284013 PN: 012**

Actuarial Cost Method – Unit Credit:

The valuation of retirement benefits is determined under the “Unit Credit Actuarial Cost Method”, as prescribed by the Pension Protection Act of 2006 (PPA). In this method, the regular Plan cost arises from two sources: a Target Normal Cost and an Amortization Payment for the Funding Target Shortfall.

The Funding Target is determined as the actuarial present value of benefits as of the valuation date. The Shortfall is equal to the Funding Target less the Plan Assets.

The Normal Cost is the actuarial present value of benefits expected to accrue during the valuation year.

Actuarial Assumptions:

Interest Rates:

PPA Funding: Full Yield Curve as of December 31, 2007.
SFAS 35: 7.50%

Mortality:

PPA Funding: RP 2000 Separate Annuitants and Non-Annuitants Mortality Tables projected with Scale AA to 2008 with additional 7 years and 15 years projections for Annuitants and Non-Annuitants, respectively, for males and females.

SFAS 35: RP 2000 Separate Annuitants and Non-Annuitants Mortality Tables projected with Scale AA to 2008 with additional 7 years and 15 years projections for Annuitants and Non-Annuitants, respectively, for males and females (previously, the 1994 Group Annuitant Mortality table for males and females).

Salary Increases: 4.00%

Withdrawal: Rates for withdrawals after five years of service:

<u>Age</u>	<u>Male Rate</u>	<u>Female Rate</u>
20	7.61%	10.05%
25	5.61%	7.84%
30	4.43%	6.24%
35	3.46%	4.83%
40	2.62%	3.60%

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
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45	1.79%	2.42%
50	0.88%	1.19%
55	0.00%	0.00%
60	0.00%	0.00%

Disability:

<u>Age</u>	<u>Male Rate</u>	<u>Female Rate</u>
20	0.03%	0.03%
25	0.03%	0.03%
30	0.03%	0.03%
35	0.03%	0.03%
40	0.05%	0.05%
45	0.09%	0.09%
50	0.20%	0.20%
55	0.43%	0.43%
60	0.87%	0.87%

Retirement:

Active participants:

Early Retirement Rates: 2% a year starting at age 50.

If age 60 with 20 years of service, but not rule of 85:

<u>Age</u>	<u>Rate</u>
60	15.0%
61	15.0%
62	15.0%
63	15.0%
64	15.0%

If eligible for the Rule of 85 Retirement:

<u>Age</u>	<u>Rate</u>
<62	15.0%
62	20.0%
63	17.5%
64	20.0%

If age 65 with 5 years of service:

<u>Age</u>	<u>Rate</u>
65	30.0%
66	20.0%
67	10.0%
68	10.0%
69	10.0%
70	100.0%

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Statement of Actuarial Assumptions/Methods
EIN: 14- 1284013 PN: 012

Terminated vested participants: Age 65.

Marriage Assumption: 80% of participants assumed to be married with females 3 years younger than males.

Expense Provision: None.

Form of Payment: Life Annuity

Asset Valuation Method Market Value of Assets plus Contributions Receivable.

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Summary of Plan Provisions

EIN: 14- 1284013

PN: 012

The actuarial valuation was prepared in accordance with the provisions of the plan, a summary of which is presented below. The summary describes the principal provisions only and is not intended to be authoritative. For questions about specific benefits, please refer to the plan document.

A. Basic Information

Plan Name:	ABC-NABET Retirement Trust Plan																		
Effective Date of Plan:	July 27, 1964																		
EIN/PN	14-1284013/012																		
Effective Date of Latest Amendment:	January 1, 2008																		
Plan Year:	January 1 – December 31																		
Eligibility:	Participation is the first day of the month following when he/she becomes an employee in a bargaining unit position covered by the Plan.																		
Service:																			
Service Credit	One year of service for 1,000 hours in a calendar year. Proportional credit shall be given for less than 1,000 hours of service as an employee in a Plan Year as follows:																		
	<table><thead><tr><th>Hours of Service <u>In Plan Year</u></th><th><u>Year of Service Credit</u></th></tr></thead><tbody><tr><td>Less than 190</td><td>None</td></tr><tr><td>190 but less than 380</td><td>0.1</td></tr><tr><td>380 but less than 570</td><td>0.2</td></tr><tr><td>570 but less than 760</td><td>0.3</td></tr><tr><td>760 but less than 950</td><td>0.4</td></tr><tr><td>950 but less than 960</td><td>0.5</td></tr><tr><td>960 but less than 1,000</td><td>0.6</td></tr><tr><td>1,000 or more</td><td>1.0</td></tr></tbody></table>	Hours of Service <u>In Plan Year</u>	<u>Year of Service Credit</u>	Less than 190	None	190 but less than 380	0.1	380 but less than 570	0.2	570 but less than 760	0.3	760 but less than 950	0.4	950 but less than 960	0.5	960 but less than 1,000	0.6	1,000 or more	1.0
Hours of Service <u>In Plan Year</u>	<u>Year of Service Credit</u>																		
Less than 190	None																		
190 but less than 380	0.1																		
380 but less than 570	0.2																		
570 but less than 760	0.3																		
760 but less than 950	0.4																		
950 but less than 960	0.5																		
960 but less than 1,000	0.6																		
1,000 or more	1.0																		
Vesting Service	One year of service for 1,000 hours in a calendar year.																		

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Summary of Plan Provisions

EIN: 14- 1284013

PN: 012

Compensation: The maximum salary used to determine Plan benefits is limited as required by IRC Section 401(a)(17). The limit for 2008 is \$230,000.

Employer Contribution: 5.5% of compensation effective January 1, 2004.

B. Benefit Formulas and Eligibilities

Normal Retirement:

Eligibility The later of age 65 and the fifth anniversary of participation.

Benefit For employees hired before January 1, 1983, the greater of (a) and (b) below. For employees hired on or after January 1, 1983, the benefit is based on (a):

(a) Sum of (i), (ii) and (iii):

- (i) 2.03% of "Final Average Pay" multiplied by Service Credit earned prior to January 1, 2004.
- (ii) 1.68% of "Final Average Pay" multiplied by Service Credit earned after December 31, 2003 and prior to January 1, 2008.
- (iii) 0.65% Of "Final Average Pay" multiplied by Service Credit earned after December 31, 2007.

Total Service Credit may not exceed 40 years under (i) and (ii) combined.

Final Average Pay is the yearly average base pay earned during the highest 20 of the last 40 calendar quarters.

(b) Sum of (i), (ii), (iii) and (iv):

- (i) Service prior to January 1, 1979 – 1.90% of calendar year 1978 base pay earnings multiplied by total Service Credit through December 31, 1978.

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Summary of Plan Provisions

EIN: 14- 1284013

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- (ii) Service after December 31, 1978 and prior to January 1, 2004 – for each year of Service Credit, 1.90% of that year's base pay earnings.
- (iii) Service after December 31, 2003 and prior to January 1, 2008 - for each year of Service Credit, 1.68% of that year's base pay earnings.
- (iv) Service after December 31, 2007 – for each year of Service Credit, 0.65% of that year's base pay earnings.

There is a maximum of 40 years of Service Credit recognized by the Plan.

Deferred Retirement:

Eligibility 5 years of vesting service.

Benefit Accrued benefit payable at Normal Retirement.

Early Retirement

Eligibility Age 50, or if later 10 years of service.

Benefit Normal pension accrued reduced by 4% per year less than 65 to age 62, and in accordance with the following thereafter:

<u>Age</u>	<u>Factor</u>
50	.291
51	.314
52	.340
53	.369
54	.400
55	.435
56	.473
57	.516
58	.564
59	.617

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Summary of Plan Provisions

EIN: 14- 1284013

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60	.677
61	.744
62	.880

If the employee has at least 20 years of service at retirement, the regular pension accrued reduced by 5% per year less than age 60.

Service Retirement (Rule of 85):

Eligibility Age plus years of service totals 85 (from active employment).

Benefit Regular pension accrued.

Vested Termination

Eligibility 100% after 5 years of Vesting Service.

Benefit Accrued benefit payable at Normal Retirement.

Pre-Retirement Surviving Spouse Coverage

Eligibility Five years of Vesting Service; not receiving a benefit and married at least one year.

Benefit 75% of benefit employee would have received had he or she retired the day before he or she died and elected the joint and survivor option, payable immediately or on the date employee would have reached early retirement age, if later. Benefit is reduced as if employee had chosen the 50% joint and survivor annuity.

Normal Form of Benefit

Single Life Annuity. A participant that is married must take the benefit in the form of a Joint and 75% Survivor with pop-up benefit unless the spouse provides written consent to waive the Joint & 75% Survivor with pop-up benefit.

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Part V – Summary of Plan Provisions

EIN: 14- 1284013

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Qualified Joint and
Survivor Annuity

Unless elected otherwise in writing at retirement, a married participant will receive his/her benefits as an actuarially equivalent Joint and 75% Survivor with Pop-Up Annuity with the spouse as contingent beneficiary.

Optional Forms of
Benefits:

10 year certain and life annuity
50% joint and survivor annuity
66-2/3% joint and survivor annuity
75% joint and survivor annuity
100% joint and survivor annuity
Social security level income
Joint and survivor annuities include pop-up if spouse is beneficiary

Maximum Benefit:

The maximum benefit is limited as required by IRC Section 415(b). The limit for 2008 is \$185,000.

C. Benefits not specifically valued

The plan provides that the surviving spouse of a retiree will receive a benefit of 75% of the amount being paid to the participant prior to his death. However, the factors specified in the Plan that are used to adjust the life annuity amount were initially developed assuming the surviving spouse would receive only 50% of the amount the participant had been receiving. An actuarial analysis of the plan's 50% reduction factor reveals that due to improvement in mortality rates since the factors were initially developed, the reduction specified by the plan is approximately actuarially equivalent to reduction factors that would be developed using a valuation assumptions as the actuarial basis and assuming that the surviving spouse would receive 75% of the amount the participant had been receiving prior to his or her death. Thus, no adjustment was made to the valuation of the benefits on a life annuity basis to reflect the plan provision that provides for a 75% joint and survivor annuity developed using a 50% joint and survivor reduction factor.

ABC-NABET Retirement Trust Fund
EIN/PN: 14-1284013/012
Attachment to 2008 Form 5500
Schedule SB, Line 19 - Discounted Employer Contributions

Line 19a. - Contribution Allocated Toward Unpaid Minimum Required Contribution from Prior Plan Years

None

Line 19b. - Contributions Made To Avoid Benefit Restrictions

Date	Plan Year to Apply Contribution	Effective Interest Rate	Contribution Amount	Discounted Value as of 1/1/2008
None				
Total			0	0

Line 19c. - Contributions Allocated Toward Minimum Required Contribution for Current Year

Date	Plan Year to Apply Contribution	Effective Interest Rate	Late Quarterly Interest Rate	Contribution Amount	Discounted Value as of 1/1/2008
4/30/2008	2008	6.24%		959,082	940,236
7/31/2008	2008	6.24%		1,127,949	1,089,087
10/31/2008	2008	6.24%		945,967	899,583
1/31/2009	2008	6.24%		1,063,884	996,427
Total				4,096,882	3,925,333

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
PN:012

EIN:14-1284013

Hire Age of 19 & Below				Hire Age of 20 and 21					
Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees	Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees
50	1,000,000 *	2.0% =	20,000	1,000,000	50	1,000,000 *	2.0% =	20,000	1,000,000
51	980,000 *	2.0% =	19,600	999,600	51	980,000 *	2.0% =	19,600	999,600
52	960,400 *	15.0% =	144,060	7,491,120	52	960,400 *	2.0% =	19,208	998,816
53	816,340 *	15.0% =	122,451	6,489,903	53	941,192 *	15.0% =	141,179	7,482,476
54	693,889 *	15.0% =	104,083	5,620,501	54	800,013 *	15.0% =	120,002	6,480,107
55	589,806 *	15.0% =	88,471	4,865,897	55	680,011 *	15.0% =	102,002	5,610,093
56	501,335 *	15.0% =	75,200	4,211,212	56	578,010 *	15.0% =	86,701	4,855,280
57	426,135 *	15.0% =	63,920	3,643,451	57	491,308 *	15.0% =	73,696	4,200,684
58	362,214 *	15.0% =	54,332	3,151,265	58	417,612 *	15.0% =	62,642	3,633,223
59	307,882 *	15.0% =	46,182	2,724,758	59	354,970 *	15.0% =	53,246	3,141,485
60	261,700 *	15.0% =	39,255	2,355,299	60	301,725 *	15.0% =	45,259	2,715,521
61	222,445 *	15.0% =	33,367	2,035,371	61	256,466 *	15.0% =	38,470	2,346,663
62	189,078 *	20.0% =	37,816	2,344,569	62	217,996 *	20.0% =	43,599	2,703,151
63	151,263 *	17.5% =	26,471	1,667,670	63	174,397 *	17.5% =	30,519	1,922,725
64	124,792 *	20.0% =	24,958	1,597,332	64	143,877 *	20.0% =	28,775	1,841,630
65	99,833 *	30.0% =	29,950	1,946,749	65	115,102 *	30.0% =	34,531	2,244,487
66	69,883 *	20.0% =	13,977	922,459	66	80,571 *	20.0% =	16,114	1,063,542
67	55,907 *	10.0% =	5,591	374,574	67	64,457 *	10.0% =	6,446	431,862
68	50,316 *	10.0% =	5,032	342,149	68	58,011 *	10.0% =	5,801	394,477
69	45,284 *	10.0% =	4,528	312,462	69	52,210 *	10.0% =	5,221	360,251
70	40,756 *	100.0% =	40,756	2,852,916	70	46,989 *	100.0% =	46,989	3,289,244
			1,000,000					1,000,000	
				56,949,257					57,715,318
				1,000,000					1,000,000
				56,949					57,715

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
PN:012

EIN:14-1284013

Age	Hire Age of 22 and 23			Hire Age of 24 and 25		
	Number of Lives Remaining	Retirement Rate	Age Times Number of Retirees	Number of Lives Remaining	Retirement Rate	Age Times Number of Retirees
50	1,000.000 *	2.0% =	1,000.000	1,000.000 *	2.0% =	1,000.000
51	980.000 *	2.0% =	999.600	980.000 *	2.0% =	999.600
52	960.400 *	2.0% =	998.816	960.400 *	2.0% =	998.816
53	941.192 *	2.0% =	997.664	941.192 *	2.0% =	997.664
54	922.368 *	15.0% =	7,471.182	922.368 *	2.0% =	996.158
55	784.013 *	15.0% =	6,468.107	903.921 *	15.0% =	7,457.347
56	666.411 *	15.0% =	5,597.852	768.333 *	15.0% =	6,453.994
57	566.449 *	15.0% =	4,843.142	653.083 *	15.0% =	5,583.858
58	481.482 *	15.0% =	4,188.893	555.120 *	15.0% =	4,829.547
59	409.260 *	15.0% =	3,621.948	471.852 *	15.0% =	4,175.893
60	347.871 *	15.0% =	3,130.836	401.074 *	15.0% =	3,609.670
61	295.690 *	15.0% =	2,705.564	340.913 *	15.0% =	3,119.357
62	251.337 *	20.0% =	3,116.574	289.776 *	20.0% =	3,593.226
63	201.069 *	17.5% =	2,216.789	231.821 *	17.5% =	2,555.827
64	165.882 *	20.0% =	2,123.291	191.252 *	20.0% =	2,448.030
65	132.706 *	30.0% =	2,587.761	153.002 *	30.0% =	2,983.537
66	92.894 *	20.0% =	1,226.201	107.101 *	20.0% =	1,413.737
67	74.315 *	10.0% =	497.912	85.681 *	10.0% =	574.063
68	66.884 *	10.0% =	454.809	77.113 *	10.0% =	524.368
69	60.195 *	10.0% =	415.348	69.402 *	10.0% =	478.871
70	54.176 *	100.0% =	3,792.305	62.461 *	100.0% =	4,372.304
			1,000.000			1,000.000
			58,454.594			59,165.867
			1,000.000			1,000.000
			58.455			59.166

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
PN:012

EIN:14-1284013

Hire Age of 34 through 39				Hire Age of 40					
Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees	Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees
50	1,000.000 *	2.0% =	20.000	1,000.000	50	1,000.000 *	2.0% =	20.000	1,000.000
51	980.000 *	2.0% =	19.600	999.600	51	980.000 *	2.0% =	19.600	999.600
52	960.400 *	2.0% =	19.208	998.816	52	960.400 *	2.0% =	19.208	998.816
53	941.192 *	2.0% =	18.824	997.664	53	941.192 *	2.0% =	18.824	997.664
54	922.368 *	2.0% =	18.447	996.158	54	922.368 *	2.0% =	18.447	996.158
55	903.921 *	2.0% =	18.078	994.313	55	903.921 *	2.0% =	18.078	994.313
56	885.842 *	2.0% =	17.717	992.143	56	885.842 *	2.0% =	17.717	992.143
57	868.126 *	2.0% =	17.363	989.663	57	868.126 *	2.0% =	17.363	989.663
58	850.763 *	2.0% =	17.015	986.885	58	850.763 *	2.0% =	17.015	986.885
59	833.748 *	2.0% =	16.675	983.822	59	833.748 *	2.0% =	16.675	983.822
60	817.073 *	15.0% =	122.561	7,353.655	60	817.073 *	15.0% =	122.561	7,353.655
61	694.512 *	15.0% =	104.177	6,354.784	61	694.512 *	15.0% =	104.177	6,354.784
62	590.335 *	20.0% =	118.067	7,320.155	62	590.335 *	15.0% =	88.550	5,490.116
63	472.268 *	17.5% =	82.647	5,206.756	63	501.785 *	17.5% =	87.812	5,532.178
64	389.621 *	20.0% =	77.924	4,987.151	64	413.972 *	20.0% =	82.794	5,298.848
65	311.697 *	30.0% =	93.509	6,078.090	65	331.178 *	30.0% =	99.353	6,457.971
66	218.188 *	20.0% =	43.638	2,880.080	66	231.825 *	20.0% =	46.365	3,060.085
67	174.550 *	10.0% =	17.455	1,169.487	67	185.460 *	10.0% =	18.546	1,242.580
68	157.095 *	10.0% =	15.710	1,068.248	68	166.914 *	10.0% =	16.691	1,135.013
69	141.386 *	10.0% =	14.139	975.562	69	150.222 *	10.0% =	15.022	1,036.534
70	127.247 *	100.0% =	127.247	8,907.301	70	135.200 *	100.0% =	135.200	9,454.007
			1,000.000					1,000.000	
				62,240.332					62,364.835
				1,000.000					1,000.000
				62.240					62.365

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
 PN:012
 EIN:14-1284013

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Hire Age of 41				Hire Age of 42					
Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees	Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees
50	1,000,000 *	2.0% =	20,000	1,000,000	50	1,000,000 *	2.0% =	20,000	1,000,000
51	980,000 *	2.0% =	19,600	999,600	51	980,000 *	2.0% =	19,600	999,600
52	960,400 *	2.0% =	19,208	998,816	52	960,400 *	2.0% =	19,208	998,816
53	941,192 *	2.0% =	18,824	997,664	53	941,192 *	2.0% =	18,824	997,664
54	922,368 *	2.0% =	18,447	996,158	54	922,368 *	2.0% =	18,447	996,158
55	903,921 *	2.0% =	18,078	994,313	55	903,921 *	2.0% =	18,078	994,313
56	885,842 *	2.0% =	17,717	992,143	56	885,842 *	2.0% =	17,717	992,143
57	868,126 *	2.0% =	17,363	989,663	57	868,126 *	2.0% =	17,363	989,663
58	850,763 *	2.0% =	17,015	986,885	58	850,763 *	2.0% =	17,015	986,885
59	833,748 *	2.0% =	16,675	983,822	59	833,748 *	2.0% =	16,675	983,822
60	817,073 *	2.0% =	16,341	980,487	60	817,073 *	2.0% =	16,341	980,487
61	800,731 *	15.0% =	120,110	7,326,692	61	800,731 *	2.0% =	16,015	976,892
62	680,622 *	15.0% =	102,093	6,329,781	62	784,717 *	15.0% =	117,708	7,297,866
63	578,528 *	17.5% =	101,242	6,378,276	63	667,009 *	15.0% =	100,051	6,303,237
64	477,286 *	20.0% =	95,457	6,109,260	64	566,958 *	20.0% =	113,392	7,257,060
65	381,829 *	30.0% =	114,549	7,445,661	65	453,566 *	30.0% =	136,070	8,844,542
66	267,280 *	20.0% =	53,456	3,528,098	66	317,496 *	20.0% =	63,499	4,190,952
67	213,824 *	10.0% =	21,382	1,432,621	67	253,997 *	10.0% =	25,400	1,701,781
68	192,442 *	10.0% =	19,244	1,308,603	68	228,597 *	10.0% =	22,860	1,554,462
69	173,198 *	10.0% =	17,320	1,195,063	69	206,738 *	10.0% =	20,574	1,419,590
70	155,878 *	100.0% =	155,878	10,911,444	70	185,164 *	100.0% =	185,164	12,961,472
			1,000,000					1,000,000	
				62,885,050					63,427,406
				1,000,000					1,000,000
				62,885					63,427

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
 EIN:14-1284013 PN:012

Hire Age of 43				Hire Age of 44					
Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees	Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Age Times Number of Retirees
50	1,000,000	2.0%	20,000	1,000,000	50	1,000,000	2.0%	20,000	1,000,000
51	980,000	2.0%	19,600	989,600	51	980,000	2.0%	19,600	999,600
52	960,400	2.0%	19,208	988,816	52	960,400	2.0%	19,208	998,816
53	941,192	2.0%	18,824	987,664	53	941,192	2.0%	18,824	997,664
54	922,368	2.0%	18,447	986,158	54	922,368	2.0%	18,447	996,158
55	903,921	2.0%	18,078	984,313	55	903,921	2.0%	18,078	994,313
56	885,842	2.0%	17,717	982,143	56	885,842	2.0%	17,717	992,143
57	868,126	2.0%	17,363	989,663	57	868,126	2.0%	17,363	989,663
58	850,763	2.0%	17,015	986,885	58	850,763	2.0%	17,015	986,885
59	833,748	2.0%	16,675	983,822	59	833,748	2.0%	16,675	983,822
60	817,073	2.0%	16,341	980,487	60	817,073	2.0%	16,341	980,487
61	800,731	2.0%	16,015	976,892	61	800,731	2.0%	16,015	976,892
62	784,717	2.0%	15,694	973,049	62	784,717	2.0%	15,694	973,049
63	769,022	15.0%	115,353	7,267,262	63	769,022	2.0%	15,380	968,968
64	653,669	20.0%	130,734	8,366,964	64	753,642	15.0%	113,046	7,234,963
65	522,935	30.0%	158,881	10,197,237	65	640,596	30.0%	192,179	12,491,615
66	366,055	20.0%	73,211	4,831,921	66	448,417	20.0%	89,683	5,919,104
67	292,844	10.0%	29,284	1,962,053	67	358,734	10.0%	35,873	2,403,515
68	263,559	10.0%	26,356	1,792,204	68	322,860	10.0%	32,286	2,195,449
69	237,203	10.0%	23,720	1,636,704	69	290,574	10.0%	29,057	2,004,962
70	213,483	100.0%	213,483	14,943,815	70	261,517	100.0%	261,517	18,306,174
			1,000,000					1,000,000	
				63,867,651					64,394,242
				1,000,000					1,000,000
				63,868					64,394

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
 EIN:14-1284013 PN:012

		Hire Age of 45 & Above			Age Times
Age	Number of Lives Remaining	Retirement Rate	Number of Retirees	Number of Retirees	Number of Retirees
50	1,000,000 *	2.0% =	20,000	20,000	1,000,000
51	980,000 *	2.0% =	19,600	19,600	999,600
52	960,400 *	2.0% =	19,208	19,208	998,816
53	941,192 *	2.0% =	18,824	18,824	997,664
54	922,368 *	2.0% =	18,447	18,447	996,158
55	903,921 *	2.0% =	18,078	18,078	994,313
56	885,842 *	2.0% =	17,717	17,717	992,143
57	868,126 *	2.0% =	17,363	17,363	989,663
58	850,763 *	2.0% =	17,015	17,015	986,885
59	833,748 *	2.0% =	16,675	16,675	983,822
60	817,073 *	2.0% =	16,341	16,341	980,487
61	800,731 *	2.0% =	16,015	16,015	976,892
62	784,717 *	2.0% =	15,694	15,694	973,049
63	769,022 *	2.0% =	15,380	15,380	968,968
64	753,642 *	2.0% =	15,073	15,073	964,662
65	738,569 *	30.0% =	221,571	221,571	14,402,098
66	516,998 *	20.0% =	103,400	103,400	6,824,379
67	413,599 *	10.0% =	41,360	41,360	2,771,111
68	372,239 *	10.0% =	37,224	37,224	2,531,224
69	335,015 *	10.0% =	33,501	33,501	2,311,603
70	301,513 *	100.0% =	301,513	301,513	21,105,942
			1,000,000		
					64,749,478
					<u>1,000,000</u>
					64,749

ABC-Nabet Retirement Trust Fund

Attachment to Schedule SB, Line 22: Description of Weighted Average Retirement Age
EIN:14-1284013 PN:012

<u>Hire Age</u>	<u>Average Retirement Age</u>		<u>Weight*</u>		<u>Average Retirement Age Times Weight</u>
19 and Below	56.949	*	0.0135	=	0.770
20 and 21	57.715	*	0.0395	=	2.282
22 and 23	58.455	*	0.1020	=	5.961
24 and 25	59.166	*	0.1519	=	8.989
26 and 27	59.848	*	0.1509	=	9.030
28 and 29	60.498	*	0.1446	=	8.751
30 and 31	61.116	*	0.1155	=	7.059
32 and 33	61.697	*	0.0791	=	4.879
34 through 39	62.240	*	0.1353	=	8.420
40	62.365	*	0.0146	=	0.909
41	62.885	*	0.0104	=	0.654
42	63.427	*	0.0062	=	0.396
43	63.868	*	0.0031	=	0.199
44	64.394	*	0.0042	=	0.268
45 & Above	64.749	*	0.0291	=	1.887
			1.000		60.454
				=	60

* Note, the Weight is based upon the percentage of the active population making up each particular Hire Age.

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Line 24 – Change in Actuarial Assumptions
EIN: 14- 1284013 PN: 012

Changes in Methods and Assumptions:

1. For SFAS35 liability, the mortality table was changed from the 1994 Group Annuity Mortality Table for males and females to the separate annuitant/nonannuitant table for males and females as described in IRS regulations for 2008.
2. For minimum funding purposes, the Actuarial Cost Method was changed from “Entry Age Normal with Frozen Initial Liability” to “Unit Credit” as prescribed under the Pension Protection Act of 2006.
3. The PPA funding mortality table was set to the separate annuitant/nonannuitant table for males and females as described in the IRS regulations for 2008.
4. As per sponsor election, the PPA Funding interest rate was set to the full yield curve as of December 31, 2007.

ABC – NABET Retirement Trust Fund

Attachment to Schedule SB, Line 26 – Schedule of Active Participant Data
EIN: 14- 1284013 **PN: 012**

Number of Participants by Age and Service Groups

Age	Years of Service										Total	
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up		
0-24	8	7	-	-	-	-	-	-	-	-	-	15
25-29	2	6	1	-	-	-	-	-	-	-	-	9
30-34	2	10	10	3	-	-	-	-	-	-	-	25
35-39	2	7	21	9	3	-	-	-	-	-	-	42
40-44	-	4	12	16	6	3	1	-	-	-	-	42
45-49	3	2	11	23	22	23	36	2	-	-	-	122
50-54	1	5	7	33	19	32	142	41	-	-	-	280
55-59	-	2	3	7	13	24	129	73	4	-	-	255
60-64	1	-	2	10	4	7	60	39	11	6	6	140
65-69	-	-	-	-	-	3	8	8	4	4	4	27
70&Up	-	-	-	-	-	-	2	1	-	1	1	4
Total	19	43	67	101	67	92	378	164	19	11	11	961

Average Compensation by Age and Service Groups

Age	Years of Service										Average	
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up		
0-24	*	*	-	-	-	-	-	-	-	-	-	*
25-29	*	*	*	-	-	-	-	-	-	-	-	*
30-34	-	*	*	*	-	-	-	-	-	-	-	59,091
35-39	*	*	75,910	*	*	-	-	-	-	-	-	69,046
40-44	-	*	*	*	*	*	*	-	-	-	-	77,379
45-49	*	*	*	79,611	73,643	74,701	75,579	*	-	-	-	72,598
50-54	-	*	*	79,796	*	68,805	78,404	76,538	-	-	-	76,585
55-59	-	*	*	*	*	72,853	77,380	75,802	*	-	-	76,219
60-64	*	-	*	*	*	*	76,909	74,222	*	*	*	75,837
65-69	-	-	-	-	-	*	*	*	*	*	*	80,030
70&Up	-	-	-	-	-	-	*	*	-	*	*	*
Average	*	56,622	70,722	76,683	78,205	71,448	77,556	75,893	*	*	*	73,890

* If there are fewer than 20 participants in a cell, the average compensation is not reported.