

**The New York State Teamsters Conference Pension and Retirement Fund
Application for Suspension of Benefits under MPRA**

EXHIBIT 6

110% Percent Limitation

Non-Active Participants

Full PGBC - Example 1

Partial PBGC - Example 2

Active

Full PGBC - Example 3

Partial PBGC - Example 4

Disability Limitation

Non-Active Participants

Disability - Example 5

Active

N/A

Age-Based Limitation

Non-Active Participants

80+ - Example 6

75-79 - Example 7

Active

N/A

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your monthly benefit would not change under the proposed reduction.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 24.40 years of credited service under the Plan.
- You will be 71 years and 4 month(s) old as of October 31, 2017.
- The portion of your benefit that is based on disability is \$0.00.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$370.64 .

Member Name:	
Member SSN:	
Credited Service Years:	24.40
Notes:	No Cut - PBGC 110%
Proposed Suspension %:	29.00
Total benefit:	\$404.58
Disability Amount:	\$ 0.00
Proposed Suspension Amount:	\$117.33
Maximum Allowable Suspension Amount:	\$ 0.00
Age year:	71
Age month(s):	4
Prorating factor (ages 75-79):	1.00
Final proposed reduction:	\$ 0.00
Member Final Benefit	\$404.58
110% PBGC Guarantee	
Rate	\$16.58
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$ 4.19
PBGC Guarantee	\$370.64
Guaranteed Limitation (110% PBGC rate)	\$404.58

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your current monthly benefit is \$ 623.71. Under the proposed reduction your monthly benefit will be reduced to \$ 574.83 beginning on October 1, 2017.

The proposed reduction is permanent.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 19.90 years of credited service under the Plan.*
- You will be 68 years and 5 month(s) old as of October 31, 2017.**
- The portion of your benefit that is based on disability is \$ 0.00.

*If you are a Beneficiary or an Alternate Payee under a Qualified Domestic Relations Order, the credited service reflects the Participant's credited service.

**If you are an Alternate Payee under a Shared Payment Qualified Domestic Relations Order, the age reflects the Participant's age as of October 31, 2017.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$ 522.57.

Member Name:	
Member SSN:	
Credited Service Years:	19.90
Notes:	Notice #1 - In Pay Status
Proposed Suspension %:	29.00%
Total benefit:	\$ 623.71
Proposed Suspension Amount:	\$180.88
Maximum Allowable Suspension Amount:	\$48.88
Age year:	68
Age month(s):	5
Prorating factor (ages 75-79):	1.0000
Final proposed reduction:	\$48.88
Member Final Benefit	\$ 574.83
110% PBGC Guarantee	
Rate	\$31.34
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$15.26
PBGC Guarantee	\$522.57
Guaranteed Limitation (110% PBGC rate)	\$574.83

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your monthly benefit would not change under the proposed reduction.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 7.00 years of credited service under the Plan.
- You will be 55 years and 3 month(s) old as of October 31, 2017.
- The portion of your benefit that is based on disability is \$0.00.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$101.43 .

Member Name:	
Member SSN:	
Credited Service Years:	7.00
Notes:	No Cut - PBGC 110%
Proposed Suspension %:	18.00
Total benefit:	\$109.55
Disability Amount:	\$ 0.00
Proposed Suspension Amount:	\$19.72
Maximum Allowable Suspension Amount:	\$ 0.00
Age year:	55
Age month(s):	3
Prorating factor (ages 75-79):	1.00
Final proposed reduction:	\$ 0.00
Member Final Benefit	\$109.55
110% PBGC Guarantee	
Rate	\$15.65
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$ 3.49
PBGC Guarantee	\$101.43
Guaranteed Limitation (110% PBGC rate)	\$109.55

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

If you start receiving your benefit on 7/1/2033 in the form of a Life Annuity, your monthly benefit without the proposed reduction would be \$1,225.73. Under the proposed reduction your monthly benefit in the same form would be reduced to \$1,022.45.^{1*}

The proposed reduction is permanent.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 26.00 years of credited service under the Plan.**
- You will be 49 years and 4 month(s) old as of October 31, 2017.***
- The portion of your benefit that is based on disability is \$ 0.00.

*If you are a Participant, the monthly benefit estimates reflects an offset for any amounts due an Alternate Payee under a Qualified Domestic Relations Order on file with the Plan.

**If you are a Beneficiary or an Alternate Payee under a Qualified Domestic Relations Order, the Credited Service reflects the Participant's Credited Service.

***If you are an Alternate Payee entitled to benefits under a Shared Payment Qualified Domestic Relations Order, the age reflects the Participant's age as of October 31, 2017.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$929.50.

¹ These numbers are just estimates. The actual amount you receive will depend on things like how long you work and when you begin receiving payments. For more information, see your SPD.

Member Name:	
Member SSN:	
Credited Service Years:	26.00
Notes:	Notice # 2 - Not in Pay <65
Proposed Suspension %:	18.00
Total benefit:	\$1,225.73
Proposed Suspension Amount:	\$220.63
Maximum Allowable Suspension Amount:	\$203.28
Age year:	49
Age month(s):	4
Prorating factor (ages 75-79):	1
Final proposed reduction:	\$203.28
Member Final Benefit	\$1,022.45
110% PBGC Guarantee	
Rate	\$47.14
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$24.75
PBGC Guarantee	\$929.50
Guaranteed Limitation (110% PBGC rate)	\$1,022.45

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your monthly benefit would not change under the proposed reduction.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 20.00 years of credited service under the Plan.
- You will be 51 years and 11 month(s) old as of October 31, 2017.
- The portion of your benefit that is based on disability is \$2,157.67.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$715.00.

Member Name:	
Member SSN:	
Credited Service Years:	20.00
Notes:	NO CUT - DISABILITY
Proposed Suspension %:	29.00
Total benefit:	\$2,157.67
Disability Amount:	\$2,157.67
Proposed Suspension Amount:	\$0.00
Maximum Allowable Suspension Amount:	\$0.00
Age year:	51
Age month(s):	11
Prorating factor (ages 75-79):	1.00
Final proposed reduction:	\$ 0.00
Member Final Benefit	\$2,157.67
110% PBGC Guarantee	
Rate	\$107.88
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$24.75
PBGC Guarantee	\$715.00
Guaranteed Limitation (110% PBGC rate)	\$786.50

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your monthly benefit would not change under the proposed reduction.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You will be 83 years and 9 month(s) old as of October 31, 2017.
- The portion of your benefit that is based on disability is \$ 0.00.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC.

HOW YOUR MONTHLY PAYMENTS WILL BE AFFECTED

This estimate of the effect of the proposed reduction of benefits has been prepared for:

Your current monthly benefit is \$1,509.52. Under the proposed reduction your monthly benefit will be reduced to \$1,473.05 beginning on October 1, 2017.

The proposed reduction is permanent.

This is an estimate of the effect of the proposed reduction on your benefit under the Plan. It is not a final benefit calculation. This was done assuming that the proposed benefit reduction starts on October 1, 2017. If the benefit reduction starts later, the effect of the proposed reduction on your benefit might be different.

This estimate is based on the following information from Plan records:

- You have 22.00 years of credited service under the Plan.*
- You will be 79 years and 7 month(s) old as of October 31, 2017.**
- The portion of your benefit that is based on disability is \$ 0.00.

*If you are a Beneficiary or an Alternate Payee under a Qualified Domestic Relations Order, the credited service reflects the Participant's credited service.

**If you are an Alternate Payee under a Shared Payment Qualified Domestic Relations Order, the age reflects the Participant's age as of October 31, 2017.

PBGC Guaranteed Benefits

If the Plan does not have enough money to pay benefits, your monthly benefit would be no larger than the amount guaranteed by PBGC. The amount of your monthly benefit guaranteed by PBGC is estimated to be \$ 786.50.

Member Name:	
Member SSN:	
Credited Service Years:	22.00
Notes:	Notice #1 - No Disability
Proposed Suspension %:	29.00%
Total benefit:	\$1,509.52
Proposed Suspension Amount:	\$437.76
Maximum Allowable Suspension Amount:	\$644.37
Age year:	79
Age month(s):	7
Prorating factor (ages 75-79):	0.0833
Final proposed reduction:	\$36.47
Member Final Benefit	\$1,473.05
110% PBGC Guarantee	
Rate	\$68.61
PBGC Rate - First \$11	\$11.00
75% of Next 33	\$24.75
PBGC Guarantee	\$786.50
Guaranteed Limitation (110% PBGC rate)	\$865.15