

**Milk Drivers and Dairy Employees Local Union No. 246
of Washington, D.C.
Pension Fund**

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Relative Value of Optional Forms

The optional forms of payment described in this retirement package all have approximately the same relative value as the Fund's 50% Joint & Survivor Annuity. This comparison was done by comparing the actuarial present value of each optional form of benefit to the 50% Joint & Survivor Annuity.

The relative value of the actual payments payable to you, your spouse or your estate will vary depending on how long you live. The relative value comparison is based on the actuarial assumptions used by the Fund for actuarial equivalence. The interest rate used is 6% per year. Further details of the morality assumptions are available upon your request.