

**APPENDIX**

The following is an estimation of Mr. Romine's monthly benefits based on Mr. Romine's interpretation of the plan. These numbers are not exact because the Court does not have all of the information necessary to make precise calculations. The calculations are meant to serve as a guide for the parties to understand the implications of Mr. Romine's interpretation of the plan.

The following formula is an articulation of Mr. Romine's interpretation of the plan language concerning the calculation of his total monthly benefit:

- (1) Basic Benefit – Social Security Offset + Total Dollar Amount of the Prior COLAs = Net Benefit
- (2) Net Benefit x 4% = COLA
- (3) Net Benefit + COLA = Total Benefit

This formula results in the following estimated monthly benefits:

July 1997:  $\$5,000.00 - \$1,297.00 + \$0.00 = \$3,703.00$   
 $\$3,703.00 \times 4\% = \$148.12$   
 $\$3,703.00 + \$148.12 = \underline{\$3,851.12}$

July 1998<sup>1</sup>:  $\$5,000.00 - \$0.00 + \$148.12 = \$5,148.12$   
 $\$5,148.12 \times 4\% = \$205.92$   
 $\$5,148.12 + \$205.92 = \underline{\$5,354.04}$

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<sup>1</sup> Mr. Romine lost his social security benefits as of January 1998. (Doc. 17-5, ¶ 11).

July 1999:  $\$5,000.00 - \$0.00 + \$354.04^2 = \$5,354.04$   
 $\$5,354.04 \times 4\% = \$214.16$   
 $\$5,354.04 + \$214.16 = \underline{\$5,568.20}$

July 2000:  $\$5,000.00 - \$0.00 + \$568.20 = \$5,568.20$   
 $\$5,568.20 \times 4\% = \$222.73$   
 $\$5,568.20 + \$222.73 = \underline{\$5,790.93}$

July 2001:  $\$5,000.00 - \$0.00 + \$790.93 = \$5,790.93$   
 $\$5,790.93 \times 4\% = \$231.64$   
 $\$5,790.93 + \$231.64 = \underline{\$6,022.57}$

July 2002:  $\$5,000.00 - \$0.00 + \$1,022.57 = \$6,022.57$   
 $\$6,022.57 \times 4\% = \$240.90$   
 $\$6,022.57 + \$240.90 = \underline{\$6,263.47}$

July 2003:  $\$5,000.00 - \$0.00 + \$1,263.47 = \$6,263.47$   
 $\$6,263.47 \times 4\% = \$250.54$   
 $\$6,263.47 + \$250.54 = \underline{\$6,514.01}$

July 2004:  $\$5,000.00 - \$0.00 + \$1,514.01 = \$6,514.01$   
 $\$6,514.01 \times 4\% = \$260.56$   
 $\$6,514.01 + \$260.56 = \underline{\$6,774.57}$

July 2005:  $\$5,000.00 - \$0.00 + \$1,774.57 = \$6,774.57$   
 $\$6,774.57 \times 4\% = \$270.98$   
 $\$6,774.57 + \$270.98 = \underline{\$7,045.55}$

July 2006:  $\$5,000.00 - \$0.00 + \$2,045.55 = \$7,045.55$   
 $\$7,045.55 \times 4\% = \$281.82$   
 $\$7,045.55 + \$281.82 = \underline{\$7,327.37}$

July 2007:  $\$5,000.00 - \$0.00 + \$2,327.37 = \$7,327.37$   
 $\$7,327.37 \times 4\% = \$293.09$   
 $\$7,327.37 + \$293.09 = \underline{\$7,620.46}$

July 2008:  $\$5,000.00 - \$0.00 + \$2,620.46 = \$7,620.46$   
 $\$7,620.46 \times 4\% = \$304.82$

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<sup>2</sup> \$354.04 is the sum of the 1997 COLA (\$148.12) and the 1998 COLA (\$205.92).

$$\$7,620.46 + \$304.82 = \underline{\$7,925.28}$$

July 2009<sup>3</sup>:  $\$5,000.00 - \$2,180.00 + \$2,925.28 = \$5,745.28$   
 $\$5,745.28 \times 4\% = \$229.81$   
 $\$5,745.28 + \$229.81 = \underline{\$5,975.09}$

July 2010:  $\$5,000.00 - \$2,180.00 + \$3,155.09 = \$5,975.09$   
 $\$5,975.09 \times 4\% = \$239.00$   
 $\$5,975.09 + \$239.00 = \underline{\$6,214.09}$

July 2011:  $\$5,000.00 - \$2,180.00 + \$3,394.09 = \$6,214.09$   
 $\$6,214.09 \times 4\% = \$248.56$   
 $\$6,214.09 + \$248.56 = \underline{\$6,462.65}$

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<sup>3</sup> Mr. Romine was awarded social security benefits with a retroactive date of February 2009. (Doc. 17-5, ¶ 15).