International Pension Fund

IPF RETIREMENT BLUEPRINT

Annual Funding Notice

A Publication of the Bricklayers & Trowel Trades International Pension Fund • Special Issue Spring 2024

This issue of the IPF Retirement Blueprint continues to focus on the Pension Protection Act of 2006 (PPA). The PPA has been discussed in annual mailings from the Fund Office to participants, employers and local unions. This notice is also being sent to employers, pensioners and inactive participants.

The Fund experienced robust returns in 2023 and continues its steady progress towards full funding. While, for the Plan Year effective January 1, 2024, the Plan was deemed in "endangered" status under the PPA, the Plan remains solvent and, as noted in the box on page 3, maintains a comparatively strong financial position.

Pursuant to the PPA requirements for endangered plan status, the Trustees instituted a Funding Improvement Plan in 2010 and a subsequent Rehabilitation Plan in 2016 after IPF was considered to be in "critical" status in that year. A new Funding Improvement Plan was adopted on November 26, 2017 that returned the Plan to "endangered" status in 2017. Please note that those bargaining parties operating under the Statutory Alternative schedule moved from a 4% annual increase to a 6% annual increase starting in the 2017 Plan year. Bargaining parties should continue the PPA contribution schedules adopted from 2013 to 2021 to maintain benefit levels.

After review with IPF's actuary, the Board of Trustees has determined that no changes to the current Funding Improvement Plan are required at this time. Accordingly, no new PPA rate increases will be required for the 2024 Plan Year, and none are currently scheduled for future years. The IPF PPA rate will therefore continue unchanged until further notice.

The Annual Funding Notice starts on page 2 and also provides information on Plan assets, participants and its investment policy. You will also note sections on the Pension Benefit Guaranty Corporation (PBGC) and additional information as noted in previous IPF publications. The Trustees are committed to the sound administration of your Plan so as to provide the pension benefits that you earned. The Plan has always paid its benefit obligations timely and remains committed to doing so in the future.

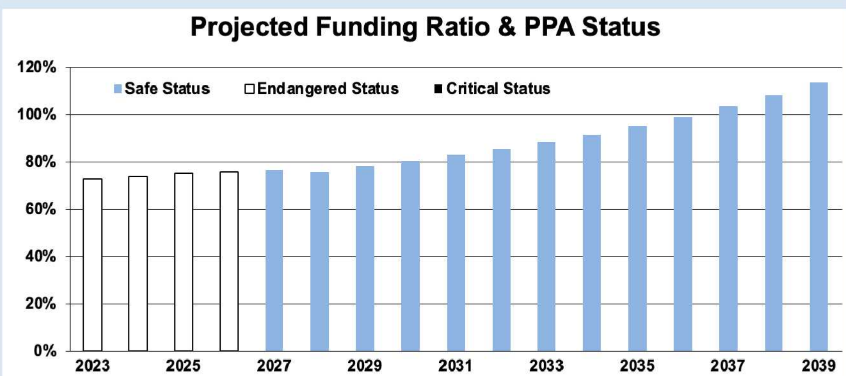
If you have any questions about this Annual Funding Notice, or any other questions, please contact the Fund office at 1-888-880-8222, via email at lkauffman@ipfweb.org or write to Lester W. Kauffman, III, Executive Director, Bricklayers and Trowel Trades International Pension Fund, 620 F Street, N.W., Suite 700, Washington, DC 20004.

Sincerely yours,

Lester W. Kauffman, III

Lester W. Kauffman, III
Executive Director

Projected Funding Ratio & PPA Status



The International Pension Fund (IPF) continues on a trajectory to full funding. How soon that goal is met continues to depend on a number of variables, including hours worked and investment returns on IPF assets. As noted on page 7, hours for 2023 increased 7/10 of 1% for the year as compared to 2022.

The Trustees continue to monitor the Fund's progress and will take corrective action should the trend or rate of progress suggest that changes in the Funding Improvement Plan are necessary.

Notice: This is not a cut in your existing benefits.

BRICKLAYERS & TROWEL TRADES INTERNATIONAL PENSION FUND

EIN: 52-6127746

PN: 001

This notice is provided pursuant to section 432 (b) (3) of the Internal Revenue Code ("Code") and Section 305(b) (3) of the Employee Retirement Income Security Act of 1974 ("ERISA") to inform you of the status of the plan for the plan year beginning on January 1, 2024. The notice is being provided to participants and beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation, and the Secretary of Labor.

The plan's actuary certified that the plan was in endangered status in 2024 because its funding percentage on January 1, 2024 was projected to be less than 80%. The funding percentage compares the value of the assets to the value of benefits accrued at that time.

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce, or even eliminate, certain benefits and increase contributions as part of a funding improvement plan.

If the Trustees of the Plan determine that benefit reductions or modifications are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. In addition, any such reductions or modifications would only apply to participants and beneficiaries whose benefits has not commenced.

If you wish to obtain more information about this notice, you may contact Mr. Lester W. Kauffman, III, at 1-888-880-8222, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004.

ANNUAL FUNDING NOTICE

For Bricklayers and Trowel Trades International Pension Fund

This notice includes important information about the funding status of your multiemployer pension plan ("the Plan"). It also includes general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. All traditional pension plans (called "defined benefit pension plans") must provide this notice every year regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes and you are not required to respond in any way. This notice is required by federal law. This notice is for the plan year beginning January 1, 2023 and ending December 31, 2023 ("Plan Year").

How Well Funded Is Your Plan

The law requires the administrator of the Plan to tell you how well the Plan is funded, using a measure called the "funded percentage." The Plan divides its assets by its liabilities on the Valuation Date for the plan year to get this percentage. In general, the higher the percentage, the better funded the plan.

The Plan's funded percentage for the Plan Year and each of the two preceding plan years is shown in the first chart below. The chart also states the value of the Plan's assets and liabilities for the same period.

Year-End Fair Market Value of Assets

The asset values in the chart below are measured as of the Valuation Date. They also are "actuarial values." Actuarial values differ from market values in that they do not fluctuate daily based on changes in the stock or other markets. Actuarial values smooth out those fluctuations and can allow for more predictable levels of future contributions. Despite the fluctuations, market values tend to show a clearer picture of a plan's funded status at a given point in time. The asset values in the second chart below are market values and are measured on the last day of the Plan Year. The chart also includes the year-end market value of the Plan's assets for each of the two preceding plan years.

Endangered, Critical, or Critical and Declining Status

Under federal pension law, a plan generally is in "endangered" status

	2023	2022	2021
Valuation Date	1/1/2023	1/1/2022	1/1/2021
Funded Percentage	74.2%	72.70%	68.90%
Value of Assets	$1,735,472,547	$1,690,053,948	$1,590,437,334
Value of Liabilities	$2,337,242,449	$2,324,515,326	$2,309,304,862

	12/31/2023	12/31/2022	12/31/2021
Fair Market Value of Assets	$1,746,958,541	$1,609,374,498	$1,846,599,633

** Unaudited estimate*

International Pension Fund Zone Status Stabilized, Projected Solvency Continues for 30 Years

The IPF Board of Trustees is pleased to report that the Fund's Pension Protection Act zone status has continued to remain "Yellow" or "Endangered Status". This development can be attributed to changes the Plan has made under the Funding Improvement Plan enacted in 2010, the subsequent Rehabilitation Plan enacted in 2016, as well as a slight increase in contributions reported to the Plan during recent Plan years. In addition, the Fund's actuary has confirmed that IPF is able to pay expected benefits and meet expected expenditures over a thirty-year period commencing January 1, 2023 and running through December 31, 2053. The actuary made the 30-year projections using plan provisions, participant data, IPF financial information and expectations of industry performance to project plan solvency.

if its funded percentage is less than 80 percent. A plan is in "critical" status if the funded percentage is less than 65 percent (other factors may also apply). A plan is in "critical and declining" status if it is in critical status and is projected to become insolvent (run out of money to pay benefits) within 15 years (or within 20 years if a special rule applies). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status or critical and declining status, the trustees of the plan are required to adopt a rehabilitation plan. Funding improvement and rehabilitation plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time. The plan sponsor of a plan in critical and declining status may apply for approval to amend the plan to reduce current and future payment obligations to participants and beneficiaries.

The plan was in endangered status in the Plan Year ending December 31, 2022 because the funding level was below 80%. The Trustees reviewed the Funding Improvement Plan adopted on November 3, 2017 and determined, based on actuarial recommendations, that no changes were required. You may get a copy of the Plan's Funding Improvement Plan, any update to such plan and the actuarial and financial data that demonstrate any action taken by the Plan toward fiscal improvement. You may get this information by contacting the plan administrator.

If the Plan is in endangered, critical, or critical and declining status for the plan year ending December 31, 2024, separate notification of that status has or will be provided.

Participant Information

The total number of participants and beneficiaries covered by the Plan on the valuation date was 77,762. Of this number, 27,803 were current employees, 26,310 were retired and receiving benefits, and 23,649 were retired or no longer working for the employer and have a right to future benefits.

Total	77,762
Actives	27,803
Retirees	26,310
Term Vested	23,649

Funding & Investment Policies

Every pension plan must have a procedure to establish a funding policy for plan objectives. A funding policy relates to how much money is needed to pay promised benefits. The funding policy of the Plan is to comply with the funding requirements of the Internal Revenue Code, as amended from time to time. The Board of Trustees monitors the level of funding with the assistance of the Plan's enrolled actuary and the Plan's independent fiduciary. Once money is contributed to the Plan, the money is invested by Plan officials called fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning various types or categories of investment management decisions. The investment policy of the Plan is as follows: The Board of Trustees has appointed Alan Biller & Associates as independent fiduciaries to be responsible for the investment of the Plan's assets. This means that Alan Biller & Associates is responsible for creating the Statement of Investment Policy and for selecting investment managers, allocating assets among these managers, and monitoring the activity and performance of these managers. The investment managers are responsible for the management of the assets assigned to them by Alan Biller & Associates that include allocations among allowable asset classes, selection and disposal of individual securities, and diversifying portfolio assets under the managers' control. Commingled investment vehicles, including mutual funds, may be used. To the extent assets are placed in commingled funds, it is understood that the practices of such commingled funds will be in accordance with the funds' prospectus or investment guidelines. The Alan Biller & Associates Portfolio Review Committee will be responsible for selecting asset classes that are appropriate for "The Fund" and determining optimal weights.

The Committee will utilize information and research provided by the Alan Biller & Associates Research Group in order to achieve the most efficient and

Continued on page 4 ➤

optimal asset mix for "The Fund" while limiting risk. Asset classes that may be included are:

- *Equities*
- *Fixed Income*
- *Real Estate Equity*
- *Private Equity*
- *Fund of Hedge Funds including portable alpha strategies*
- *Other Alternatives including, but not limited to—Diversified Beta, Commodities, Derivatives, Infrastructure*

Alan Biller & Associates shall be responsible for voting the proxies of all securities held by the Fund and for providing the Board of Trustees with an annual report of all such proxy votes cast on behalf of the Fund.

Under the Plan's investment policy, the Plan's assets were allocated as follows:

Asset Allocations		Percentage
1	Stocks	55.2%
2	Investment Grade Debt	17.1%
3	High-Yield Debt	0.0%
4	Real Estate	8.4%
5	Other	19.3%

For information about the Plan's investment in any of the following types of investments—common/ collective trusts, pooled separate accounts, or 103-12 investment entities—contact the plan administrator.

Summary of Rules Governing Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The plan administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available resources. If such resources are not enough to pay benefits at the level specified by law (see Benefit Payments Guaranteed by the PBGC, below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves. A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants, and PBGC. In addition, participants and beneficiaries also must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump sum option.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only benefits that you have earned a right to receive and that cannot be forfeited (called vested benefits) are guaranteed. There are separate insurance programs with different benefit guarantees and other provisions for single-employer plans and multiemployer plans. Your Plan is covered by PBGC's multiemployer program. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first $11 of the Plan's monthly benefit accrual rate, plus 75 percent of the next $33 of the accrual rate, times each year of credited service.

The PBGC's maximum guarantee, therefore, is $35.75 per month times a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of $600, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service ($600/10), which equals $60. The guaranteed amount for a $60 monthly accrual rate is equal to the sum of $11 plus $24.75 (.75 x $33), or $35.75. Thus, the participant's guaranteed monthly benefit is $357.50 ($35.75 x 10).

Example 2: If the participant in Example 1 has an accrued monthly benefit of $200, the accrual rate for purposes of determining the guarantee would be $20 (or $200/10). The guaranteed amount for a $20 monthly accrual rate is equal to the sum of $11 plus $6.75 (.75 x $9), or $17.75. Thus, the participant's guaranteed monthly benefit would be $177.50 ($17.75 x 10).

The PBGC guarantees pension benefits payable at normal retirement age and some early retirement benefits. In addition, the PBGC guarantees qualified preretirement survivor benefits (which are preretirement death benefits payable to the surviving spouse of a participant who dies before starting to receive benefit payments). In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under a plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee benefits above the normal retirement benefit, disability benefits not in pay status, or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer Page on PBGC's website at **www.pbgc.gov/multiemployer**. Please contact your employer or plan administrator for specific information about your pension plan or pension benefit. PBGC does not have that information. See "Where to Get More Information," below.

Right to Request a Copy of the Annual Report

Pension plans must file annual reports with the US Department of Labor. The report is called the "Form 5500." These reports contain financial and other information about the plan. You may obtain an electronic copy of your Plan's annual report by going to **www.efast.dol.gov** and using the search tool. Annual reports also are available from the US Department of Labor, Employee Benefits Security Administration's Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210, or by calling 1-888-880-8222. Or you may obtain a copy of the Plan's annual report by making a written request to the plan administrator. Annual reports do not contain personal information, such as the amount of your accrued benefit. You may contact your plan administrator if you want information about your accrued benefits.

Your plan administrator is identified below under "Where to Get More Information."

Where to Get More Information

For more information about this notice, you may contact Mr. Lester W. Kauffman, III, at 1-888-880-8222, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004. For identification purposes, the official plan number is 001 and the plan sponsor's employer identification number or "EIN" is 52-6127746.

Notice of Summary Plan Information

Bricklayers & Trowel Trades International Pension Fund

This notice from the Bricklayers and Trowel Trades International Pension Fund, EIN 52-6127746, Plan 001 ("IPF" or the "Plan") is for the 2022 Plan Year. On July 30, 2023 the Plan filed its 2022 Plan Year Form 5500 (Annual Return/Report of Employee Benefit Plan) with the Department of Labor. This notice is being issued in accordance with Section 104(d) of the Employee Retirement Income Security Act ("ERISA") and provides a summary of the information contained in the IPF's Annual Return/Report.

(A) Contribution Schedules and Benefit Formulas: IPF participating employers make contributions to the IPF at various hourly contribution rates established in collective bargaining agreements negotiated between Local Unions and Union contractor associations and employers. Employer contribution rates range between $.10 per hour to $7.95 per hour.

For Years of Credited Service accrued through March 31. 2009: The monthly benefit accrued per Year of Credited Service accrued through March 31, 2009 is related to the level of the employer contribution rate as follows:

- $2.77 for each $.10 of contribution rate up to $.30 per hour plus
- $2.31 for each $.10 of contribution rate over $.30 through $.60 per hour plus
- $2.08 for each $.10 of contribution rate over $.60 through $.80 per hour plus
- $1.85 for each $.10 of contribution over $.80 through $1.50 per hour plus
- $4.62 for each $.10 of contribution rate over $1.50 per hour.

For Years of Credited service accrued on and after April 1. 2009: Effective April 1, 2009, each $.10 per hour contributed to the Plan results in a future benefit accrual rate of $1.40 per month for each Year of Credited service (1500 hours) accrued. IPF pension benefits accrued as of March 31, 2009 were not reduced or eliminated. In addition, IPF participating employers are required to remit an extra fifteen percent (15%) of their respective IPF contribution rates in order to retain the post April 2009 accrual rates as referenced above. This extra fifteen percent (15%) contribution rate is not recognized for benefit accrual under the Plan. If an IPF participating employer does not remit the extra fifteen percent (15%) contribution, its employees will accrue benefits under the IPF equal to fifty percent (50%) of the reduced accrual rate or $.70 per month for each $.10 in the IPF contribution rate for each Year of Credited Service accrued beginning with the first date after April 1, 2009. During the plan year there were no modifications to the contribution schedules and associated level of benefit accrual other than the changes described in Section E, Status Under ERISA §305, below.

(B) Contributing Employers: The total number of employers obligated to contribute to the IPF for the 2022 Plan Year was 2,785.

(C) Employers contributing more than five percent (5%) of total Plan contributions: There was no single employer that contributed more than five percent (5%) of the Plan's total contributions for the Plan Year. Employer contributions to the Plan total $120,700,144 for 2022.

(D) Number of Participants on whose behalf no contributions were made because Employers had withdrawn from the Plan:

International Pension Fund

Plan Year	Number of Participants
2022	630
2021	643
2020	642

(E) Status under ERISA §305: The Plan's actuary certified that the Plan was in "endangered" or "yellow zone" status for 2017 per Pension Protection Act requirements. Accordingly, the Plan adopted a funding improvement plan on November 14, 2017 to retain the same measures set forth in the previously adopted Funding Improvement and Rehabilitation Plans designed to improve the funding of the plan. A copy of the current funding improvement and supporting actuarial and financial data can be obtained by contacting the fund's Executive Director. The three schedules are summarized below.

(F) Employers Withdrawing from the Plan: No participating employers withdrew from the Plan during the preceding Plan Year.

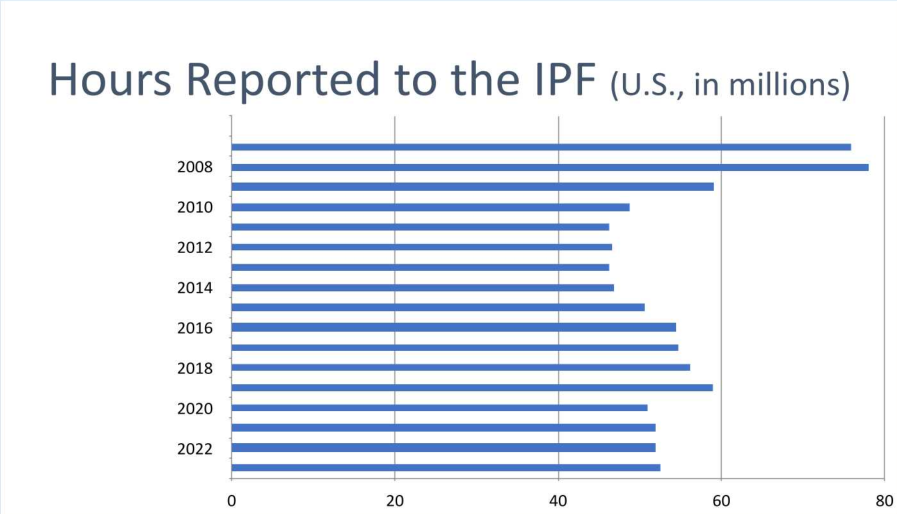
(G) Merger Activity: No Activity.

(H) Variations to Funding Standard Account: The Plan applied for and received a five (5) year extension of the Fund's amortization period under Section 431(d)(1) of the Internal Revenue Code beginning with the 2009 Plan Year. The Plan did not use the shortfall funding method (as such term is used In ERISA §305) for the Plan Year.

(I) Right to Receive a Copy of the Annual Report: You have the right to receive a copy of the full annual report for the 2022 Plan Year, the Plan's Summary Plan Description and any Summary of Material Modification, at no cost, by making a written request to the office of Lester W. Kauffman, III, Executive Director, at 620 F Street, N.W., Suite 700, Washington, D.C. 20004. Please note that you are entitled to receive only one (1) copy of the above-referenced documents during any one (1) twelve month period.

Schedule:	Statutory Alternative	Preferred	Default
Contribution Increases:	4% annually 2013 2016, and 6% annually 2017 through 2021	3% per year in 2013, 2015 and annually through 2021	All contracts must pay the 15% increase
Benefit if 2009 15% contribution increase adopted	$1.40 per $0.10	$0.85 per $0.10	No accrual
Benefit if 2009 15% contribution not adopted	$0.70 per $0.10	$0.40 per $0.10	Not applicable

Hours Reported to the IPF



As shown in the chart above, from 2022 through 2023 hours for IPF increased 7/10 of 1%, totaling just over 52.6 million hours.

Benefit Statement Notice

This is to remind you that you have the right to request a statement of your benefit accrued under the plan. You may apply for a statement once every 12 months, and we will furnish a calculation of your accrued benefit and tell you if you have enough service to be vested in your benefit. You may also calculate your future benefit based on hypothetical accumulations of additional service via the Member Portal. **Benefit estimate requests should include your name, mailing address, IU member number, be made in writing, and directed to:**

Lester W Kauffman, III, Executive Director
Bricklayers & Trowel Trades
International Pension Fund
620 F. Street, N.W., Suite 700
Washington, DC 20004
pensionestimate@ipfweb.org

Improved BAC Member Portal, BACMobile Apps

Critical information is ready when you need it with the new and improved BACMobile app. Since the introduction of the BAC Member Portal in 2014, a secure, web-based system where BAC craftworkers can review their records, the International Union and its affiliated benefit funds are continuing the Union's tradition of member service into the digital age. The Portal, which works in concert with parallel systems for Local Unions/ADCs and contractors, provides an additional level of service that lets members rest assured that their information is secure, up-to-date, and that their service has been properly accounted for. Portal users have access to their International Pension Fund (IPF), International Health Fund (IHF) and BAC Save data, including hours, contribution rates, reciprocity designations, and activity. They also have access to membership data including beneficiary designations and contact information, are able to upload forms, use the BAC Job Network and check-in with the Local when traveling to a new Local for work.

Members of Locals/ADCs who have established electronic dues payment programs will be able to pay Local/ADC dues through the Portal. One of the latest enhancements allows members to estimate future IPF pension benefits beyond the current estimate displayed in the portal.

Currently in the U.S., there are 23,790 users registered and 13,088 of them are mobile users. In Canada, there are 541 registrations and 228 mobile users. In addition, 13,814 U.S. users and 319 Canadian users have elected to receive IPF and IHF publications electronically.

The Member Portal can be accessed via BAC's homepage at **www.bacweb.org**. First time visitors should "Create an Account," then follow the instructions to register.

Before starting, have your IU membership number available for reference and make sure you have an active email account. Once registered, securely record your username and password for future use.

Creating Your BAC Member Portal Account is Fast and Easy

- ❑ Log onto BAC website at **bacweb.org**
- ❑ Have your IU Member Number ready (located on the upper left of your Union card)
- ❑ Have the address of your active email account ready
- ❑ Click on the "Member Portal" banner
- ❑ Click on "Create an Account"
- ❑ Follow the instructions on the screen
- ❑ Sign up for the receipt of IPF/IHF materials electronically
- ❑ Record your username and password for future use

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IPF Retirement Blueprint/Annual Funding Notice

A Publication of the . . .

Bricklayers & Trowel Trades
International Pension Fund
620 F Street, NW
Suite 700
Washington, DC 20004

www.bacbenefits.org

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Improved BAC Member Portal, BACMobile Apps Continued from page 7

BACMobile

Smartphone and tablet users can now access all of the Member Portal features on the go with the new BACMobile App. Applications can be downloaded from Google Play (Android devices) or App Store (iOS devices) as follows:

Android Devices

Visit Google Play store and search for "bacmobile" and look for the BACMobile app that displays a trowel. Tap on the icon to download the app to your device. After downloading, launch to use.

iOS Devices

Visit the Apple App store and search for "bacmobile" and look for the "BACMobile" app that displays a trowel. Tap on the "Get" button and then click on "Install." You will be promoted to enter your iTunes login, and then download the app. Find the "BACMobile" icon and launch to use.

Utilize the BAC Benefits Website

When we launched our website near the turn of the century, we were pleased to be able to provide our members and participants with adequate online information regarding their benefits. As times have changed, our members and participants tend to visit the website on their mobile devices. Some prefer to access the BAC Member Portal to view hours and benefit information; some would like to view and access the health coverage and eligibility information while at medical office visit; or simply know what resources are available if they are needed; and they all want their own personal login account belonging only to themselves.

The International Pension Fund (IPF) and International Health Fund (IHF) in conjunction with the Member Assistance Program (MAP) have launched a new website that is mobile responsive. We encourage you to visit us at **bacbenefits.org** and view the new and improved features, including:

- Specific information for the IPF, IHF, IPF-Canada, BACSave benefits and Reciprocity
- Easily accessible information for members to get assistance from MAP
- Consolidated FAQs for easy viewing and filter
- Filterable news and BAC Journal articles related to the IPF, IHF and MAP
- Forms and Resource pages where members and participants can easily access applications and other forms
- Participants can easily access and login to the BAC Member Portal to review benefit information so that they don't have to login to multiple places on each site
- A contact page where members and participants can directly email the Fund offices or MAP for questions.

If you have any questions or comments about the new website, please feel free to contact:

Lester Kauffman (IPF and IPF Canada): LKauffman@ipfweb.org
Amber Brailer (IHF and IHF Canada): ABrialer@bacweb.org
Alex Jacobi (MAP): AJacobi@bacweb.org

Scan To Visit
BAC Member Portal