



# IPF RETIREMENT BLUEPRINT Annual Funding Notice

A Publication of the Bricklayers & Trowel Trades International Pension Fund • Special Issue Spring 2025

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 Pension Fund investments in 2024 has produced exceptional returns for Plan Participants and the Plan continues its progress towards "safe status" under the PPA and, ultimately, full funding. The Plan was once again certified by its actuary to be in "endangered" status under the PPA for the Plan Year starting January 1, 2025. However, as noted in the box on page 6, the Plan is solvent and is projected to be for at least the next 30 years and remains in a strong financial position.

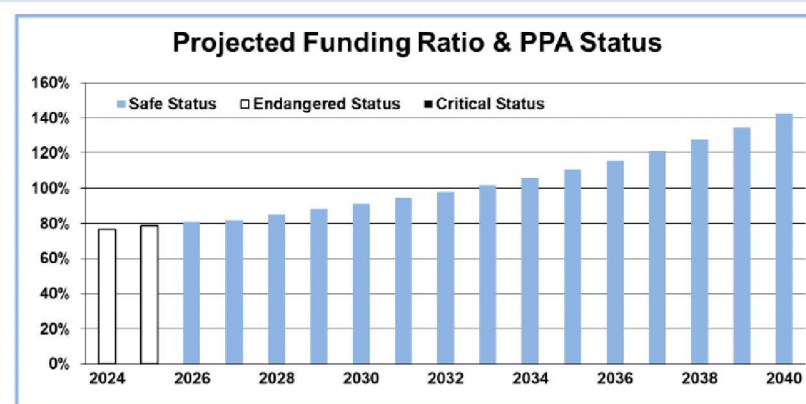
**After consulting with the IPF's actuary, the Board of Trustees has determined that no change to the current Funding improvement Plan is required at this time. Accordingly, no new PPA rate increases will be required for the 2025 Plan Year, and none are currently scheduled for future years. The IPF PPA rate will therefore continue unchanged until further notice. Bargaining parties should continue the PPA contribution schedules adopted from 2013 to 2021 to maintain benefit levels.**

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](mailto: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  
Executive Director



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 2024 increased 9/10 of 1% for the year as compared to 2023.

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.

# 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, 2025. 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 2025 because its funding percentage on January 1, 2025 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

#### Introduction

This notice provides key details about your multiemployer pension plan (the “Plan”) for the plan year beginning January 1, 2024 and ending December 31, 2024 (“Plan Year”). This is an informational notice. **You do not need to respond or take any action.**

This notice includes:

- Information about your Plan’s funding status.
- Details on your benefit payments guaranteed by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency.

#### What if I have questions about this notice, my Plan, or my benefits?

Contact your Plan administrator at:

- **Plan Administrator:** Lester W. Kauffman, III
- **Phone:** 1-888-880-8222
- **Address:** 620 F. Street, N.W. Suite 700, Washington DC 20004
- **Email:** lkauffman@ipfweb.org

To better assist you, provide your plan administrator with the following information when you contact them:

- **Plan number:** 001
- **Plan Sponsor Name:** Board of Trustees of the Bricklayers and Trowel Trades International Pension Fund.
- **Employer Identification Number:** 52-6127746

#### What if I have questions about PBGC and the pension insurance program guarantees?

Visit [www.pbgc.gov/prac/multi-employer](http://www.pbgc.gov/prac/multi-employer) for more information. For specific information about your pension plan or pension benefits, you should contact your employer or plan administrator as PBGC does not have that information.

Federal law requires all traditional pension plans, also known as defined benefit pension plans, to provide this notice every year regardless of funding status. This notice does not mean your Plan is terminating.

#### How Well Funded Is Your Plan?

Funded Percentage			
	2024	2023	2022
Valuation Date	1/1/2024	1/1/2023	1/1/2022
Funded Percentage	76.50%	74.20%	72.70%
Value of Assets	\$1,808,000,173	\$1,734,943,087	\$1,690,053,948

The law requires the Plan’s administrator to explain how well the Plan is funded, using a measure called the “funded percentage.” The funded percentage is calculated by dividing Plan assets by Plan liabilities. In general, the higher the percentage, the better funded the plan. The previous chart shows the Plan’s funded percentage for the Plan Year and the two preceding plan years. It also list the value of the Plan’s assets and liabilities for those years.

#### Year-End Fair Market Value of Assets

To provide further insight into the Plan’s financial position, the first chart on the following page shows the fair market values of the Plan’s assets on the last day of the Plan Year and each of the two preceding plan years as compared to the actuarial value of the Plan’s assets on the Valuation Date. The chart also shows asset values 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 (shown in the previous chart)** account for market fluctuations over time. Unlike market values, actuarial values do not change daily with stock or market shifts.
- **Market values (shown in the chart below)** fluctuate based on investment performance, providing a more immediate snapshot of the plan’s funding status.

Fair Market Value of Assets	
\$1,875,503,899*	12/31/2024
\$1,741,451,544	12/31/2023
\$1,608,772,359	12/31/2022

\* Unaudited estimate

## Endangered, Critical, or Critical and Declining Status

Under Federal pension law, a plan’s funding status determines the steps a plan must take to strengthen its finances and continue paying benefits:

- **Endangered:** The plan’s funded percentage drops below 80 percent. The plan’s trustees must adopt a funding improvement plan.
- **Critical:** The plan’s funded percentage falls below 65 percent or meets other financial distress criteria. The plan’s trustees must implement a rehabilitation plan.
- **Critical and Declining:** A plan in critical status is also designated as critical and declining if projected to become insolvent—meaning it will no longer have enough assets to pay out benefits—within 15 years (or within 20 years under a special rule). The plan’s trustees must continue to implement the rehabilitation plan. The plan’s sponsor may seek approval to amend the plan, including reducing current and future benefits.

The Plan was in “endangered” status in the Plan Year because the funding level was below 80%. To improve the Plan’s funding situation, the Board of Trustees previously adopted a Funding Improvement Plan on November 3, 2017. Based on actuarial recommendations, the Trustees have determined that no changes are required to the Funding Improvement Plan at this time.

You may request a copy of the Plan’s Funding Improvement Plan by contacting the Plan administrator. You can also ask for any updates to the Funding Improvement Plan and the actuarial and financial data showing actions taken to improve the Plan’s finances. If the Plan is in endangered, critical or critical and declining status for the plan year ending December 31, 2025, a separate notification of that status has or will be provided.

## Participant and Beneficiary Information

The following chart shows the number of participants and beneficiaries covered by the Plan on the last day of the Plan Year and the two preceding plan years. The numbers for the Plan Year reflect the plan administrator’s reasonable, good faith estimate.

## Funding & Investment Policies

### Funding Policy

Every pension plan must establish a funding policy to meet its objectives.

The 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 vested 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.

### Investment Policy

Pension plans also have investment policies that provide guidelines for making investment management decisions. 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 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 all

Number of Participants and Beneficiaries on Last Day of Relevant Plan Year			
	2024*	2023	2022
1. Last day of plan year	December 31	December 31	December 31
2. Participants currently employed	26,771	27,474	27,803
3. Participants and beneficiaries receiving benefits	26,539	26,541	26,310
4. Participant and beneficiaries entitled to future benefits (but not receiving benefits)	25,003	23,694	23,649
5. Total number of covered participants and beneficiaries (lines 2+3+4=5)	76,045	77,709	77,762

\*Estimated and subject to revision during the annual valuation process



allocations among allowable asset classes, selection and disposal of individuals securities, and diversifying portfolio assets under the managers' control. The Board of Trustees maintain responsibility for monitoring the performance of Alan Biller & Associates and the underlying investment managers.

The investment objectives of the Plan's investment policy are: (1) to preserve the real value of its principal; (2) to maximize the real long-term return of the Plan assets consistent with prudent levels of risk; (3) to achieve and maintain adequate asset coverage of accrued benefits under the Plan; and (4) to maintain sufficient liquidity for payment of Plan benefits and expenses.

Over the long term, the total return on Plan assets should look to meet or exceed the Plan's assumed actuarial rate of return of 7.25%.

Pursuant to the Plan's investment policy, the Plan's assets were allocated as follows as of December 31, 2024:

Asset Allocations	Percentage
1 Public Equity	54.3%
2 Private Equity	5.1%
3 Investment Grade Debt Instruments	26.6%
4 High-Yield Debt Instruments	0.0%
5 Cash and cash equivalents	0.0%
6 Real Estate	12.5%
7 Other	1.5%

The average return on assets for the Plan Year ending December 31, 2024 was approximately 10.8%. The final return on assets for the Plan Year will be calculated once the audited financial statements are completed later this year.

Events Having a Material Effect on Assets or Liabilities

By law, this notice must include an explanation of any new events that materially affect the Plan's liabilities or assets. These events could

affect the Plan's financial health or its ability to meet its obligations.

For the plan year beginning on January 1, 2025 and ending on December 31, 2025, there are no known events taking effect in the current plan year that would have a material effect on plan liabilities or assets for the current plan year.

Right to Request a Copy of the Annual Report

Pension plans must file an annual report, called the form 5500, with the U.S. Department of Labor. The Form 5500 includes financial and other information about these pension plans. You can get a copy of your Plan's Form 5500:

- Online: Visit [www.efast.dol.gov](http://www.efast.dol.gov) to search for your Plan's Form 5500.
- By Mail: Submit a written request to your plan administrator.
- By Phone: Call 202-693-8673 to speak with a representative of the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room.

The Form 5500 does not include personal information, such as your accrued benefits. For details about your accrued benefits, contact your 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 solvent 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 PBGC, below), the plan must apply to PBGC for financial assistance. 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 conditions 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 PBGC

Only vested benefits—those that you've earned and cannot forfeit—are guaranteed.

What PBGC Guarantees

PBGC guarantees "basic Benefits" including:

- Pension benefits at normal retirement age.
- Most early retirement benefits
- Annuity benefits for survivor of plan participants.
- Disability benefits for disabilities that occurred before the earlier of the date the plan terminated.

What PBGC Does Not Guarantee

PBGC does not guarantee certain types of benefits, including:

- A participant's pension benefit or benefit increase until it has been part of the plan for 60 months. Any month in which the multiemployer plan was insolvent or terminated due to mass withdrawal does not count toward this 60-month requirement.
- Any benefits above the normal retirement benefit.
- Disability benefits in non-pay status
- Non-pension benefits, such as death benefits.



## Determining Guarantee Amounts

The maximum benefit PBGC guarantees is set by law. Your plan is covered by PBGC's multi-employer program. The maximum PBGC guarantee is \$35.75 per month, multiplied by a participant's years of credited service.

PBGC guarantees a monthly benefit based on the plan's monthly benefit accrual rate and your years of credited service. The guarantee is calculated as follows:

1. Take 100 percent of the first \$11 of the Plan's monthly benefit accrual rate.
2. Take 75 percent of the next \$33 of the accrual rate.
3. Add both amounts together.
4. Multiply the total by your years of credited service to determine your guaranteed monthly benefit.

### Example 1: Participant with a Monthly \$600 Benefit and 10 Years of Service

Find the accrual rate:  $\$600/10 = \$60$  accrual rate.

1. Apply PBGC formula:
  - a. Take 100 percent of the first \$11 = \$11
  - b. Take 75 percent of the next \$33 = \$24.75
2. Add the two amounts together:  $\$11 + \$24.75 = \$35.75$

3. Multiply by years of credited service:  $\$35.75 \times 10 \text{ years} = \$357.50$

In this example, the participant's guaranteed monthly benefit is \$357.50.

### Example 2: Participant with a \$200 Monthly Benefit and 10 Years of Service.

1. Find the accrual rate:  $\$200/10 = \$20$  accrual rate.

2. Apply PBGC formula:

Add the two amounts together:

- a. Take 100 percent of the first \$11 = \$11
- b. Take 75 percent of the next \$9 = \$6.75

3. Add the two amounts together:  $\$11 + \$6.75 = \$17.75$

4. Multiply by years of credited service:  $\$17.75 \times 10 \text{ years} = \$177.50$

In this example, the participant's guaranteed monthly benefit is \$177.50.

## For 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.

### BAC TRUSTEES

Tim Driscoll  
Jeremiah Sullivan  
Keith Hocevar  
Robert Arnold  
Carlos Aquin  
Gerard Scarano  
Michael Di Virgillio

## Bricklayers & Trowel Trades International Pension Fund

### EMPLOYER TRUSTEES

Matthew Aquiline  
Robert Hoover  
Anthony Marra  
Kevin Trevisian  
Mike Kinatader  
Todd Helfrich

## 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 2023 Plan Year. On July 22, 2024 the Plan filed its 2023 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:** IIPF participating employers make contributions

to the IPF at various hourly contribution rates established in collective bargaining agreements negotiated between Local 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



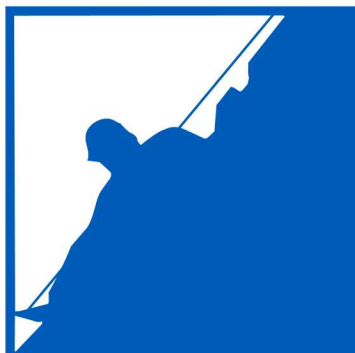
of Credited service (1500 hours) accrued. IPF pension benefits accrued as of March 31, 2009 were not reduced or eliminated. In addition, IPF participating employers are required to remit an extra fifteen percent (15%) of their respective IPF contribution rates in order to retain the post April 2009 accrual 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 2023 Plan Year was 2,701.

**(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 \$122,970,981 for 2023.

**(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
2023	621
2022	630
2021	643

**(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.

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 \$.10	\$0.85 per \$.10	No accrual
Benefit if 2009 15% contribution not adopted	\$.70 per \$.10	\$.40 per \$.10	Not applicable

**(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.

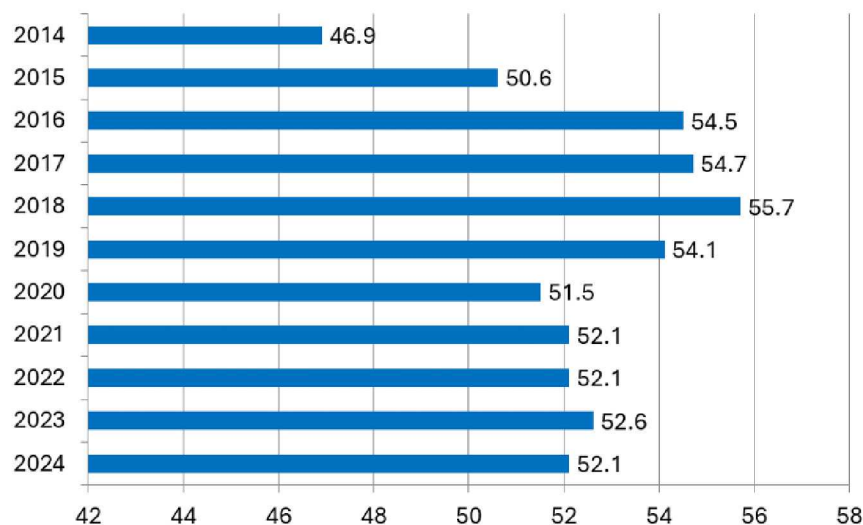
**(I) Right to Receive a Copy of the**

**Annual Report:** You have the right to receive a copy of the full annual report for the 2023 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.

## 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 strong investment returns for the past two 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, 2024 and running through December 31, 2054. The actuary made the 30-year projections using plan provisions, participant data, IPF financial information and expectations of industry performance to project plan solvency.

## Hours Reported to the IPF



As shown in the chart above, from 2023 through 2024, hours for IPF decreased 9/10 of 1%, totaling just over 52.1 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](mailto:pensionestimate@ipfweb.org)

## Improved BAC Member Portal, BACMobile Apps

Critical information is ready when you need it with the 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 24,934 users registered and 14,203 of them are mobile users. In Canada, there are 602 registrations and 256 mobile users. In addition, 14,679 U.S. users and 353 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](http://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](http://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

Continued on page 8 ➤



# 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](http://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](http://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](mailto:LKauffman@ipfweb.org)  
**Amber Mathes (IHF and IHF Canada):** [AMathes@bacweb.org](mailto:AMathes@bacweb.org)  
**Alex Jacobi (MAP):** [AJacobi@bacweb.org](mailto:AJacobi@bacweb.org)



Scan To Visit  
BAC Member Portal