

A message from your pension committee

Don't know what investments are right for you?

Worried you don't have enough time or expertise to manage your investments?



BlackRock LifePath Funds® may be the right fit for you

BlackRock LifePath Funds® give you a simple, hands-off approach to help save for your future. Think of BlackRock funds as a plan with your retirement date in mind. Decide on your retirement date and BlackRock will adjust the fund & risk mix as you get closer to that date.

You can leave the investing to the experts

BlackRock funds are managed by experienced fund managers. Most investors typically become more conservative as they approach retirement. These funds will do just that – they're designed to generate more growth in the early years, progressing to become more conservative in the years nearing your selected retirement year.

Consider BlackRock LifePath funds if you are looking for an all-in-one investment solution.

It's easy to choose the fund that's right for you

All you need to do is:

1. Choose the fund that's closest to your retirement year.
We encourage you to be realistic about your retirement date in order to choose a best fit for you.*

Target retirement year	BlackRock LifePath® Funds
2048 or later	LifePath 2050
2043-2047	LifePath 2045
2038-2042	LifePath 2045
2033-2037	LifePath 2035
2028-2032	LifePath 2030
2023-2027	LifePath 2025
2018-2022	LifePath 2020
2013-2017	LifePath 2015

* If your target retirement year falls between two funds, you can either invest in the fund closest to your retirement year, or you can invest in both funds.

2. Decide how much you want to contribute to your plan
3. Fill out a pension plan application form at www.grsaccess.com > Change your portfolio > Printable forms.

Get all the advantages

Remember, when you contribute to your pension, your employer chips in too.*

Here's how the contribution matching works:

Employee years of service	3 months – less than 3 years	3 years – 10 years	10 years – less than 15 years	15+ years
Employer contribution percentage*	1% up to 4%	1% up to 6%	1% up to 7.5%	1% up to 9%

* Employer contributions are locked-in and can't be withdrawn until your retirement.

If you would like to increase your contributions, go to *GRS Access* at www.grsaccess.com > Change your portfolio > Printable forms > Payroll deduction authorization form.

For more information on additional funds offered in your plan, go to *GRS Access* at www.grsaccess.com and use the *Plan your retirement* tool to select investments that match your goals.

Need help?

Call *Access Line* at 1-800-724-3402 to speak with us about your investment options.



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