

## **Funding the Promise with CEO Mark Fuller**

Advise and Protect. At OPB, these words guide everything that we do. Managing your Pension Plan is about the future. To us, protecting the Plan goes beyond managing investments and administering your pension. It means using our expertise in pensions, investments and financial planning to help our members and stakeholders navigate key decisions.

Whether we're helping a member determine if it makes sense to purchase past service or retire now, or helping the Plan Sponsor make important Plan funding and design decisions, providing advice is critical to helping them make the best decisions.

## **Structuring for Sustainability**

As part of our commitment to protecting the long-term health of the Plan, we regularly review the Plan's funding. Our 2016 study showed that due to low interest rates and increasing lifespans, the cost of providing pensions has increased.

## **For Your Future**

In 2017, we expect to recommend that the Plan Sponsor increase contribution rates by about 1%. Generating strong investment returns is also key. I'm pleased to say our 2016 returns were 8.1%, continuing our 25-year track record of solid returns.

I'm confident that pooling our assets under IMCO's management will position us well to continue to deliver strong investment returns and protect the pension promise.