

*The point of view of a practitioner*

Defined-Benefit Fund

Risk Tolerance - Target Real Rate of Return – LT Contribution Rate

Stabilize Funded Ratio and Sponsor 's Contribution ...

... with Principles and Methods

*The point of view of a practitioner*

ESG Policy and Framework

Integration ...

... and responsible ownership: Engagement ...

... with a service provider, consistent with the fiduciary mandate