



LINK Multi-Employer Pension Plan – Plan Summary and Fund Investment Information

LINK MULTI-EMPLOYER PENSION PLAN - PLAN SUMMARY

The Plan Summary provides important information on the LINK Multi-Employer Pension Plan. Please read this document carefully to understand the details of the Plan and your responsibilities as a Plan member. [LMEPP Plan Summary](#)

FUND INVESTMENT INFORMATION

This document provides the links to the fund facts for each of the Exchange Traded Funds that make up the asset allocation portfolios and the BlackRock CDN LifePath Index Funds (Target Date Funds). It also provides current investment management fees and fund operating expenses for each of the BlackRock CDN LifePath Index Funds.

Fund fact sheets provide an overview of a fund and typically include the investment objective, returns, top holdings and generally fees.

For the BlackRock CDN LifePath Target Date Index Funds, investment management fees and operating expenses are shown in the table below. Note that operating expenses are in addition to the Investment Management Fees.

Exchange Traded Funds	Ticker Symbol	Fund Fact Sheet Link
Money Market Purpose High Interest	PSA	
Fixed Income Vanguard Cdn Short Term Bond Vanguard GBL Ex US Aggregate (CAD Hedged) Vanguard US Aggregate Bond (CAD Hedged)	VSB VBG VBU	
Canadian Equity iShares S&P/TSX Composite	XIC	
US Equity BMO S&P 500 Index ETF Unhedged BMO S&P US Mid Cap Index Unhedged	ZSP ZMID	
Global Equity BMO MSCI EAFE Index Unhedged iShares MSCI Emerging Markets	ZEA XEC	

BlackRock CDN LifePath® Index Funds (Target Date Funds)		
LifePath Retirement Index Fund I	N/A	
LifePath 2025 Index Fund	N/A	
LifePath 2030 Index Fund	N/A	
LifePath 2035 Index Fund	N/A	
LifePath 2040 Index Fund	N/A	
LifePath 2045 Index Fund	N/A	
LifePath 2050 Index Fund	N/A	
LifePath 2055 Index Fund	N/A	
LifePath 2060 Index Fund	N/A	
LifePath 2065 Index Fund	N/A	

**BLACKROCK CDN LIFEPATH INDEX FUNDS
INVESTMENT MANAGEMENT FEES (IMFS) AND FUND OPERATING
EXPENSES (FOES)**

BLACKROCK LIFEPATH® TARGET DATE FUNDS	IMF (bps)**	Total FOE* (bps)**
BlackRock CDN LifePath Retirement Index Fund I	13.0	3.36
BlackRock CDN LifePath 2025 Index Fund	13.0	3.48
BlackRock CDN LifePath 2030 Index Fund	13.0	4.04
BlackRock CDN LifePath 2035 Index Fund	13.0	4.65
BlackRock CDN LifePath 2040 Index Fund	13.0	5.14
BlackRock CDN LifePath 2045 Index Fund	13.0	5.44
BlackRock CDN LifePath 2050 Index Fund	13.0	5.57
BlackRock CDN LifePath 2055 Index Fund	13.0	5.57
BlackRock CDN LifePath 2060 Index Fund	13.0	5.63
BlackRock CDN LifePath 2065 Index Fund	13.0	10.29

*Fund administration expenses also known as Fund Operating Expenses (FOEs) for the BlackRock CDN LifePath Index Funds (TDFs) are as of December 31, 2023. Note the IMFs do not include GST/HST.

**bps – basis points – 1/100 of 1% or .01%