



Our Focus Remains on You

I certainly don't need to tell you what life has been like since last March. The harsh reality of COVID-19 has been profound.

But we're judged by how we meet challenges. Through our steady, determined efforts over the past year, we have delivered on our mission to secure your financial future.

At some point in 2021, our team will head back to the office. Our regional offices will reopen, and many of our face-to-face meetings will resume. We'll finally get the chance to greet you in-person again. Like you, I can't wait.

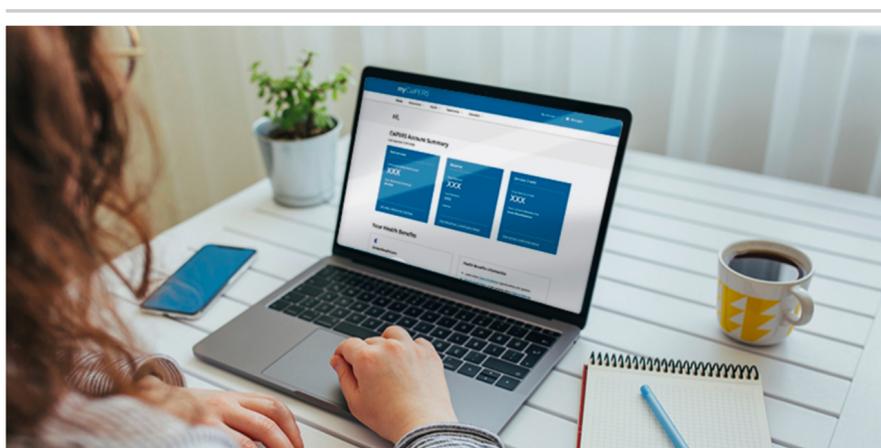
[Read Marcie's full message](#)



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Why We Take a Global Investment Approach

The importance of investment diversification beyond the U.S.

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FAQ CORNER

What is asset liability management?

The ALM process is an integrated review of our assets and liabilities, every four years. The goal is to strengthen the long-term pension fund sustainability. The full review will take place throughout 2021.

[Review more FAQs](#)



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