



Blueprint

A Publication of the Bricklayers & Trowel Trades International Pension Fund • Special Issue Spring 2019

Notice: This is not a cut in your existing benefits.

This issue of the IPF Retirement Blueprint focuses on the Pension Protection Act of 2006 (PPA). The PPA has been discussed in annual mailings from the Fund Office to participants, employers and local unions. This notice is also being sent to employers, pensioners and inactive participants.

The first notice concerns the PPA and can be found on page 2. In the Plan Year effective January 1, 2019, the Plan was again considered in “endangered” status under the PPA. As noted in the box on page 3, the Plan is certainly solvent, and remains in relatively strong financial position. Pursuant to the PPA requirements for endangered plan status, the Trustees instituted a Funding Improvement Plan in 2010 and a subsequent Rehabilitation Plan in 2016 after IPF was considered to be in “critical” status in that year. The Rehabilitation Period ended on December 31, 2016 and a new Funding Improvement Plan was adopted on November 26, 2017. With a return to “endangered” Status in 2017, and remaining so through 2019, bargaining parties should continue the 2009 15% PPA increase and the applicable annual increases from 2013 to 2021. Please note that those bargaining parties operating under the Statutory Alternative schedule moved from a 4% annual increase to a 6% annual increase starting in the 2017 Plan year. At this time, no additional contribution rate increases other than those required by the 2010 Funding Improvement Plan are expected.

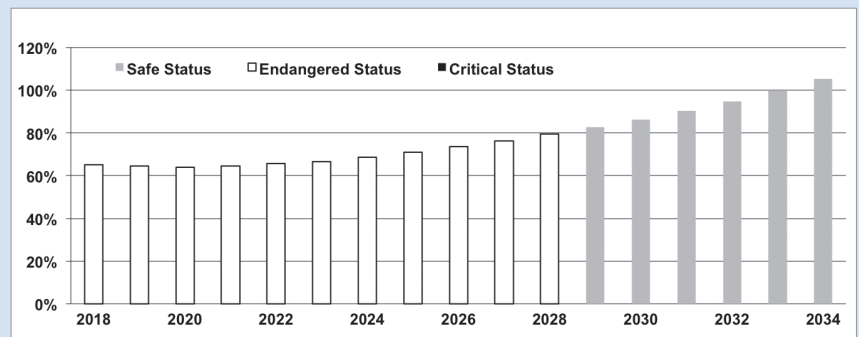
The second notice starts on page 2 and relates to the Plan funding. The notice also provides information on Plan assets, participants and its investment policy. You will also note sections on the Pension Benefit Guaranty Corporation (PBGC) and additional information as noted in previous IPF publications. The Trustees are committed to the sound administration of your Plan so as to provide the pension benefits that you earned. The Plan has always paid its benefit obligations timely and remains committed to doing so in the future.

If you have any questions about this notice, or any other questions, please contact the Fund office at 1-888-880-8222, via email at dstupar@ipfweb.org or write to David F. Stupar, Executive Director, Bricklayers and Trowel Trades International Pension Fund, 620 F Street, N.W., Suite 700, Washington, DC 20004.

Sincerely yours,

David F. Stupar
Executive Director

Projected Funding Ratio & PPA Status



Despite a challenging 2018, the International Pension Fund IPF remains on a clear trajectory to full funding. How soon that goal is met depends on a number of variables, including hours worked and investment returns on IPF assets. As noted on page 7, hours for 2018 were up 2.7%, slightly short of the 3% projected growth for the year, and in this regard organizing new members and employers remains a priority. In addition, 2018 investment returns were below the assumed 7.25%, with much of the poor performance attributable to equity returns in the last quarter. Already, in the first quarter of 2019, the value of the fund’s equity assets are currently in excess of the the peak value these assets reached in 2018. Mindful that results may be better or worse than projections in any particular year, the Trustees continue to monitor the Fund’s progress and will take corrective action should the trend or rate of progress suggest that changes in the Funding Improvement Plan are necessary.

BRICKLAYERS & TROWEL TRADES INTERNATIONAL PENSION FUND

EIN: 52-6127746

PN: 001

This notice is provided pursuant to section 432 (b) (3) of the Internal Revenue Code (“Code”) and Section 305(b) (3) of the Employee Retirement Income Security Act of 1974 (“ERISA”) to inform you of the status of the plan for the plan year beginning on January 1, 2019. The notice is being provided to participants and beneficiaries, the bargaining parties, the Pension Benefit Guaranty Corporation, and the Secretary of Labor.

The plan’s actuary certified that the plan was in endangered status in 2019 because its funding percentage on January 1, 2019 was projected to be less than 80%. The funding percentage compares the value of the assets to the value of benefits accrued at that time.

Federal law requires pension plans in endangered status to adopt a funding improvement plan aimed at restoring the financial health of the plan. The law permits pension plans to reduce, or even eliminate, certain benefits and increase contributions as part of a funding improvement plan. If

the Trustees of the Plan determine that benefit reductions or modifications are necessary, you will receive a separate notice in the future identifying and explaining the effect of those reductions. In addition, any such reductions or modifications would only apply to participants and beneficiaries whose benefit commencement date is on or after April 30, 2019.

If you wish to obtain more information about this notice, you may contact Mr. David F. Stupar, at 1-888-880-8222, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004.

ANNUAL FUNDING NOTICE

For Bricklayers and Trowel Trades International Pension Fund

This notice includes important information about the funding status of your multiemployer pension plan (“the Plan”). It also includes general information about the benefit payments guaranteed by the Pension Benefit Guaranty Corporation (“PBGC”), a federal insurance agency. All traditional pension plans (called “defined benefit pension plans”) must provide this notice every year regardless of their funding status. This notice does not mean that the Plan is terminating. It is provided for informational purposes and you are not required to respond in any way. This notice is required by federal law. This notice is for the plan year beginning January 1, 2018 and ending December 31, 2018 (“Plan Year”).

How Well Funded Is Your Plan

The law requires the administrator of the Plan to tell you how well the Plan is funded, using a measure called the “funded percentage.” The Plan divides its assets by its liabilities on the Valuation Date for the plan year to get this percentage. In

general, the higher the percentage, the better funded the plan.

The Plan’s funded percentage for the Plan Year and each of the two preceding plan years is shown in the first chart below. The chart also states the value of the Plan’s assets and liabilities for the same period.

Year-End Fair Market Value of Assets

The asset values in the second chart below are measured as of the Valuation Date. They also are “actuarial values.” Actuarial values differ from market values in that they do not fluctuate daily based on changes in the stock or other markets. Actuarial values smooth

out those fluctuations and can allow for more predictable levels of future contributions. Despite the fluctuations, market values tend to show a clearer picture of a plan’s funded status at a given point in time. The asset values in the second chart below are market values and are measured on the last day of the Plan Year. The chart also includes the year-end market value of the Plan’s assets for each of the two preceding plan years.

Endangered, Critical, or Critical and Declining Status

Under federal pension law, a plan generally is in “endangered” status

	2018	2017	2016
Valuation Date	01/01/2018	01/01/2017	01/01/2016
Funded Percentage	65.22%	63.90%	56.75%
Value of Assets	\$1,480,525,234	\$1,441,036,900	\$1,411,787,880
Value of Liabilities	\$2,270,098,422	\$2,255,016,980	\$2,487,618,867

	12/31/2018	12/31/2017	12/31/2016
Fair Market Value of Assets	\$1,374,568,000*	\$1,487,907,788	\$1,403,663,890

* Unaudited estimate.

International Pension Fund Zone Status Stabilized, Projected Solvency Continues for 30 Years

The IPF Board of Trustees is pleased to report that the Fund's Pension Protection Act zone status has continued to remain "Yellow" or "Endangered Status". This development can be attributed to changes the Plan has made under the Funding Improvement Plan enacted in 2010, the subsequent Rehabilitation Plan enacted in 2016, as well as a slight increase in contributions reported to the Plan during recent Plan years. In addition, the Fund's actuary has confirmed that IPF is able to pay expected benefits and meet expected expenditures over a thirty-year period commencing January 1, 2018 and running through December 31, 2047. The actuary made the 30-year projections using plan provisions, participant data, IPF financial information and expectations of industry performance to project plan solvency.

if its funded percentage is less than 80 percent. A plan is in "critical" status if the funded percentage is less than 65 percent (other factors may also apply). A plan is in "critical and declining" status if it is in critical status and is projected to become insolvent (run out of money to pay benefits) within 15 years (or within 20 years if a special rule applies). If a pension plan enters endangered status, the trustees of the plan are required to adopt a funding improvement plan. Similarly, if a pension plan enters critical status or critical and declining status, the trustees of the plan are required to adopt a rehabilitation plan. Funding improvement and rehabilitation plans establish steps and benchmarks for pension plans to improve their funding status over a specified period of time. The plan sponsor of a plan in critical and declining status may apply for approval to amend the plan to reduce current and future payment obligations to participants and beneficiaries.

The Plan was in endangered status in the Plan Year ending December 31, 2018 because the funding level was below 80% and the plan was projected to have a funding deficiency within five years disregarding the extension to the amortization charge bases. In an effort to improve the Plan's funding situation, the trustees adopted a rehabilitation plan on May 15, 2016 which removed certain

adjustable benefits most notably early retirement subsidies. You may get a copy of the Plan's rehabilitation plan, any update to such plan and the actuarial and financial data that demonstrate any action taken by the Plan toward fiscal improvement. You may get this information by contacting the plan administrator.

If the Plan is in endangered, critical, or critical and declining status for the plan year ending December 31, 2019, separate notification of that status has or will be provided.

Participant Information

The total number of participants and beneficiaries covered by the Plan on the valuation date was 77,161. Of this number, 29,051 were current employees, 26,345 were retired and receiving benefits, and 21,765 were retired or no longer working for the employer and have a right to future benefits.

Funding & Investment Policies

Every pension plan must have a procedure to establish a funding policy for plan objectives. A funding policy relates to how much money is needed to pay promised benefits. The funding policy of the Plan is to comply with the funding requirements of the Internal Revenue Code, as amended from time to time. The Board of Trustees monitors the level of funding with the assistance of the Plan's enrolled actuary and

the Plan's independent fiduciary. Once money is contributed to the Plan, the money is invested by Plan officials called fiduciaries. Specific investments are made in accordance with the Plan's investment policy. Generally speaking, an investment policy is a written statement that provides the fiduciaries, who are responsible for Plan investments, with guidelines or general instructions concerning various types or categories of investment management decisions. The investment policy of the Plan is as follows: The Board of Trustees has appointed Segal Marco Advisors as independent fiduciaries to be responsible for the investment of the Plan's assets. This means that Segal Marco Advisors is responsible for creating the Statement of Investment Policy and for selecting investment managers, allocating assets among these managers, and monitoring the activity and performance of these managers. The investment managers are responsible for the management of the assets assigned to them by Segal Marco Advisors that include allocations among allowable asset classes, selection and disposal of individual securities, and diversifying portfolio assets under the managers' control. Commingled investment vehicles, including mutual funds, may be used. To the extent assets are placed in commingled funds, it is understood that the practices of such commingled funds will be in accordance with the funds' prospectus or investment guidelines. The Segal Marco Advisors Management Committee will be responsible for selecting asset classes that are appropriate for "The Fund" and determining optimal weights. The Committee will utilize information and research provided by the Segal Marco Advisors Research Group in order to achieve the most efficient and optimal asset mix for "The Fund" while limiting risk. Asset classes that may be included are:

- *Equities*
- *Fixed Income*

Continued on page 4 ►

- Real Estate Equity
- Private Equity
- Fund of Hedge Funds including portable alpha strategies
- Other Alternatives including, but not limited to—Diversified Beta, Commodities, Derivatives, Infrastructure

Segal Marco Advisors shall be responsible for voting the proxies of all securities held by the Fund and for providing the Board of Trustees with an annual report of all such proxy votes cast on behalf of the Fund.

Under the Plan's investment policy, the Plan's assets were allocated as follows:

Asset Allocations	Percentage
1 Stock	47.4%
2 Investment Grade Debt	7.8%
3 High-Yield Debt	5.2%
4 Real Estate	12%
5 Other	27.6%

For information about the Plan's investment in any of the following types of investments—common/collective trusts, pooled separate accounts, or 103-12 investment entities—contact the plan administrator.

Summary of Rules Governing Insolvent Plans

Federal law has a number of special rules that apply to financially troubled multiemployer plans that become insolvent, either as ongoing plans or plans terminated by mass withdrawal. The plan administrator is required by law to include a summary of these rules in the annual funding notice. A plan is insolvent for a plan year if its available financial resources are not sufficient to pay benefits when due for that plan year. An insolvent plan must reduce benefit payments to the highest level that can be paid from the plan's available

resources. If such resources are not enough to pay benefits at the level specified by law (see Benefit Payments Guaranteed by the PBGC, below), the plan must apply to the PBGC for financial assistance. The PBGC will loan the plan the amount necessary to pay benefits at the guaranteed level. Reduced benefits may be restored if the plan's financial condition improves. A plan that becomes insolvent must provide prompt notice of its status to participants and beneficiaries, contributing employers, labor unions representing participants, and PBGC. In addition, participants and beneficiaries also must receive information regarding whether, and how, their benefits will be reduced or affected, including loss of a lump sum option.

Benefit Payments Guaranteed by the PBGC

The maximum benefit that the PBGC guarantees is set by law. Only benefits that you have earned a right to receive and that cannot be forfeited (called vested benefits) are guaranteed. There are separate insurance programs with different benefit guarantees and other provisions for single-employer plans and multiemployer plans. Your Plan is covered by PBGC's multiemployer program. Specifically, the PBGC guarantees a monthly benefit payment equal to 100 percent of the first \$11 of the Plan's monthly benefit accrual rate, plus 75 percent of the next \$33 of the accrual rate, times each year of credited service.

The PBGC's maximum guarantee, therefore, is \$35.75 per month times a participant's years of credited service.

Example 1: If a participant with 10 years of credited service has an accrued monthly benefit of \$600, the accrual rate for purposes of determining the PBGC guarantee would be determined by dividing the monthly benefit by the participant's years of service (\$600/10), which equals \$60. The guaranteed amount for a \$60 monthly accrual

rate is equal to the sum of \$11 plus \$24.75 (.75 x \$33), or \$35.75. Thus, the participant's guaranteed monthly benefit is \$357.50 (\$35.75 x 10).

Example 2: If the participant in Example 1 has an accrued monthly benefit of \$200, the accrual rate for purposes of determining the guarantee would be \$20 (or \$200/10). The guaranteed amount for a \$20 monthly accrual rate is equal to the sum of \$11 plus \$6.75 (.75 x \$9), or \$17.75. Thus, the participant's guaranteed monthly benefit would be \$177.50 (\$17.75 x 10).

The PBGC guarantees pension benefits payable at normal retirement age and some early retirement benefits. In addition, the PBGC guarantees qualified preretirement survivor benefits (which are preretirement death benefits payable to the surviving spouse of a participant who dies before starting to receive benefit payments). In calculating a person's monthly payment, the PBGC will disregard any benefit increases that were made under a plan within 60 months before the earlier of the plan's termination or insolvency (or benefits that were in effect for less than 60 months at the time of termination or insolvency). Similarly, the PBGC does not guarantee benefits above the normal retirement benefit, disability benefits not in pay status, or non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.

For additional information about the PBGC and the pension insurance program guarantees, go to the Multiemployer Page on PBGC's website at www.pbgc.gov/multiemployer. Please contact your employer or plan administrator for specific information about your pension plan or pension benefit. PBGC does not have that information. See "Where to Get More Information," below.

Right to Request a Copy of the Annual Report

Pension plans must file annual reports with the US Department of Labor. The report is called the

“Form 5500.” These reports contain financial and other information about the plan. You may obtain an electronic copy of your Plan’s annual report by going to www.efast.dol.gov and using the search tool. Annual reports also are available from the US Department of Labor, Employee

Benefits Security Administration’s Public Disclosure Room at 200 Constitution Avenue, NW, Room N-1513, Washington, DC 20210, or by calling 202.693.8673. Or you may obtain a copy of the Plan’s annual report by making a written request to the plan administrator. Annual reports

do not contain personal information, such as the amount of your accrued benefit. You may contact your plan administrator if you want information about your accrued benefits.

Your plan administrator is identified below under “Where to Get More Information.”

Bricklayers & Trowel Trades International Pension Fund

BAC Trustees

James Boland
Tim Driscoll
Gerard Scarano
Carlos Aquin
Henry Kramer
Gerald O’Malley

Employer Trustees

Gregory Hess
Matthew Aquiline
William McConnell
Robert Hoover
John Trendell
Anthony Marra

Where to Get More Information

For more information about this notice, you may contact Mr. David F. Stupar at 1-202-383-3935, or in writing at 620 F Street, NW Suite 700, Washington DC, 20004. For identification purposes, the official plan number is 001 and the plan sponsor’s employer identification number or “EIN” is 52-6127746.

Notice of Summary Plan Information

Bricklayers & Trowel Trades International Pension Fund

TO: All Bricklayers & Trowel Trades International Pension Fund Participating Employers and Employee Organizations

DATE: 31 August 2018

FROM: David F. Stupar, Executive Director

This notice from the Bricklayers and Trowel Trades International Pension Fund, EIN 52-6127746, Plan 001 (“IPF” or the “Plan”) is for the 2017 Plan Year. On July 27, 2018 the Plan filed its 2017 Plan Year Form 5500 (Annual Return/Report of Employee Benefit Plan) with the Department of Labor. This notice is being issued in accordance with Section 104(d) of the Employee Retirement Income Security Act (“ERISA”) and provides a summary of the information contained in the IPF’s Annual Return/Report.

(A) Contribution Schedules and Benefit

Formulas: IPF participating employers make contributions to the IPF at various hourly contribution rates established in collective bargaining agreements negotiated between Local Unions and Union contractor associations and employers. Employer contribution rates range between \$.10 per hour to \$7.95 per hour.

For Years of Credited Service accrued through March 31, 2009: The monthly benefit accrued per Year of Credited Service accrued through

March 31, 2009 is related to the level of the employer contribution rate as follows:

- \$2.77 for each \$.10 of contribution rate up to \$.30 per hour plus
- \$2.31 for each \$.10 of contribution rate over \$.30 through \$.60 per hour plus
- \$2.08 for each \$.10 of contribution rate over \$.60 through \$.80 per hour plus
- \$1.85 for each \$.10 of contribution over \$.80 through \$1.50 per hour plus

- \$4.62 for each \$.10 of contribution rate over \$1.50 per hour.

For Years of Credited service accrued on and after April 1, 2009:

Effective April 1, 2009, each \$.10 per hour contributed to the Plan results in a future benefit accrual rate of \$1.40 per month for each Year of Credited service (1500 hours) accrued. IPF pension benefits accrued as of March 31, 2009 were not reduced or eliminated. In addition IPF participating employers are required to remit an extra fifteen percent (15%) of their respective IPF contribution rates in order to retain the post April 2009 accrual rates as referenced above. This extra fifteen percent (15%) contribution rate is not recognized for benefit accrual under the Plan. If an IPF participating employer does not remit the extra fifteen percent (15%) contribution, its employees will accrue benefits under the IPF equal to fifty percent (50%) of the reduced accrual rate or \$.70 per month for each \$.10 in the IPF contribution rate for each Year of Credited Service accrued beginning with the first date after April 1, 2009. During the plan year there were no modifications to the con-

International Pension Fund



tribution schedules and associated level of benefit accrual other than the changes described in Section E, Status Under ERISA §305, below.

(B) Contributing Employers: The total number of employers obligated to contribute to the IPF for the 2017 Plan Year was three thousand seventy-nine (3,079).

(C) Employers contributing more than five percent (5%) of total Plan contributions: There was no single employer that contributed more than five

percent (5%) of the Plan's total contributions for the Plan Year. Employer contributions to the Plan total \$94,814,826 for 2017.

(D) Number of Participants on whose behalf no contributions were made because Employers had withdrawn from the Plan:

Plan Year	Number of Participants
2017	675
2016	669
2015	696

(E) Status under ERISA §305: The Plan's actuary certified that the Plan was in "endangered" or "yellow zone" status for 2017 per Pension Protection Act requirements. Accordingly, the Plan has adopted a funding improvement plan on November 14, 2017 to retain the same measures set forth in the previously adopted Funding Improvement and Rehabilitation Plans designed to improve the funding of the plan. A copy of the funding improvement and supporting actuarial and financial data can be obtained by contacting the fund's Executive

Schedule:	Preferred	Default	Statutory Alternative
Contribution Increases:	3% per year in 2013, 2015 and annually through 2021	All contracts must pay the 15% increase	4% annually 2013 2016, and 6% annually 2017 through 2021
Benefit if 2009 15% contribution increase adopted	\$0.85 per \$0.10	No accrual	\$1.40 per \$0.10
Benefit if 2009 15% contribution not adopted	\$0.40 per \$0.10	Not applicable	\$0.70 per \$0.10

Benefit Statement Notice

This is to remind you that you have the right to request a statement of your benefit accrued under the plan. You may apply for a statement once every 12 months, and we will furnish a calculation of your accrued benefit and tell you if you have enough service to be vested in your benefit. We will provide this calculation within 30 days of our receipt of your written request. **Benefit estimate requests should include your name, mailing address, IU member number, be made in writing, and directed to:**

David F. Stupar, Executive Director
 Bricklayers & Trowel Trades
 International Pension Fund
 620 F. Street, N.W., Suite 700
 Washington, DC 20004
 pensionestimate@ipfweb.org

Director. The three schedules are summarized below.

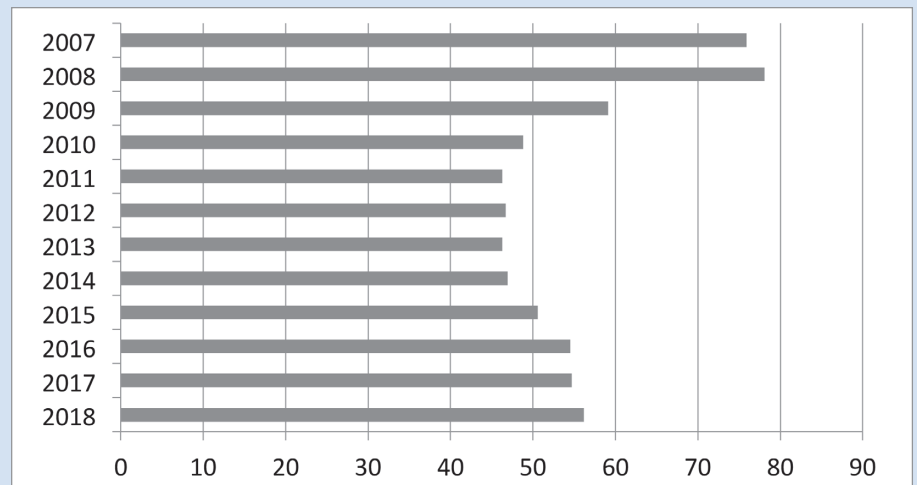
(F) Employers Withdrawing from the Plan: No participating employers withdrew from the Plan during the preceding Plan Year.

(G) Merger Activity: There were no plan mergers during the Plan Year.

(H) Variations to Funding Standard Account: The Plan applied for and received a five (5) year extension of the Fund's amortization period under Section 431(d)(1) of the Internal Revenue Code beginning with the 2009 Plan Year. The Plan did not use the shortfall funding method (as such term is used in ERISA §305) for the Plan Year.

(I) Right to Receive a Copy of the Annual Report: You have the right to receive a copy of the full annual report for the 2017 Plan Year, the Plan's Summary Plan Description and any Summary of Material Modification, at no cost, by making

Hours Reported to the IPF



As shown in the chart above, hours for the IPF increased by 2.7% during 2018 as compared to 2017 totaling 56.2 million hours

a written request to the office of David F. Stupar, Executive Director, at 620 F Street, N.W., Suite 700, Washington, D.C. 20004. Please

note that you are entitled to receive only one (1) copy of the above-referenced documents during any one (1) twelve-month period.

New BAC SAVE Investment Option Brings Strength of Large Cap Equity Sector to 401(k)

Effective April 20, 2018, BAC SAVE 401(k) participants can invest in a Large Cap index fund that tracks the S&P 500 Index. The Trowel Trades Large Cap Index Fund corresponds to the aggregate price and performance of publicly traded common stocks in the large capitalization (large

corporations) sector of the U.S. equity market. The Trowel Trades Index Fund also encourages corporate responsibility including reforms in executive pay, promotes worker rights, and educates companies on the benefits of union construction. Participants in the Trowel Trades Index Fund

continue to benefit from low cost investment management services with further savings and innovations which will be detailed in subsequent publications. For more information regarding this offering, please contact the Wells Fargo Retirement Service Center at 1-800-SAVE-123.

Keep Updated, Stay Informed

The Fund office wants to keep you informed regarding any updates to the Plans. Updating contact and beneficiary information with your Local Union, Local Union benefit funds, and International Union funds will ensure the timely receipt of participant statements, documents needed to assist with filing tax returns, publications, and other annual updates concerning your benefits under the Plans. Contact the Fund office by mail, phone, fax, or communicate with us online at www.ipfweb.org.

International Pension Fund / International Retirement Savings Plan
620 F Street, N.W., Suite 700
Washington, DC 20004
(888) 880-8222 Toll-free
(202) 638-1996 (Phone)
(202) 783-3788 (Fax)

IPF Retirement Blueprint

A Publication of the . . .



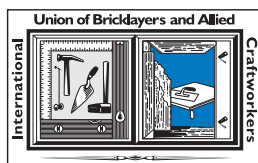
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620 F Street, NW
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BACMobile Update

Redesigned for more power and convenience

Track Your Current and Future Monthly IPF Benefit with the New Estimator Feature Electronically with the redesigned BAC Member Portal / Mobile App

With the Estimator feature you can see your current Normal Pension and project your benefit at a future date with additional years of service under different payment options. If you are a member of a Local Union that participates in the BAC SAVE Retirement Savings Plan (RSP), you can monitor your current and hardship account balances electronically through the BAC Member Portal. In addition to RSP and IPF publications and annual statements, registered participants can review both their IPF and RSP hours/contribution history and access an application to apply for benefits under IPF or BACSave whenever and wherever an Internet connection is available via PC or lap top. You can also access this information on tablets or smartphones with BACMobile apps for both Android and iOS users.

Registration is Fast and Easy

Get started today by registering online now at member.bacweb.org for the BAC Member Portal by following these simple steps:

- Log onto BAC's homepage at www.bacweb.org
- Have your IU Number ready (located on the upper left of your Union card)
- Have the address of your active e-mail account ready



Redesigned for more power and convenience

- Click on the "Member Portal" banner
- Click on "Create an Account"
- Follow the instructions on the screen
- Sign up for the receipt of IPF/BAC SAVE materials electronically
- Record your username and password for future use

Register for the BAC Member Portal and Mobile Applications and Stay Connected.

Note: BACSAVE 401(k) Plan participants have similar access to their 401(k) accounts through Wells Fargo at www.wellsfargo.com.

If you need help registering for access to the Member Portal or BACMobile, logging in, or recovering your password, email PortalSupport@multiemployer.com or call 510-204-0606.