



INDEPENDENT AUDITOR'S REPORT

Opinion

Basis for Opinion

"Auditor's Responsibilities for the Audit of the Financial Statements"



Responsibilities of Management and Those Charged with Governance for the Financial Statements



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1. Description of plan:

1. Description of plan (continued):

2. Basis of presentation:

3. Significant accounting policies:

4. Investments and investment income:

Individually significant investments:					

•	Contributions:
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	Benefit payments:
	Fund managers' fees:

11. Financial instruments (continued):