



**Casco Bay Lines**

Serving the Islands of Casco Bay from Portland, Maine

**Casco Bay Lines  
Pension Committee Agenda  
Thursday, Oct 2, 2025 at 10:00 AM**

This will be a hybrid meeting, both in person as well as video conference. The public is invited to participate.

Video Conference Link and Call in number is available at:

<https://www.cascobaylines.com/about-us/board/>

1. Call to order
2. Business
  - a. Brief introduction to Allen Insurance & Financial and current pension management services for CBL
  - b. Performance of American Funds YTD, and prior 5 years
    - i. Performance benchmarks
    - ii. Our fund performance compared to those benchmarks
    - iii. Break out of any management fees, other fees
    - iv. Recommendations
    - v. Input and questions from employees
  - c. Discussion regarding new options that would allow voluntary participant contributions via new plans. We invite input from all eligible employees on the following options under consideration:
    - i. Option #1 – Maintain the Money Purchase Pension Plan and add a Payroll Deduction IRA
    - ii. Option #2 – Install a 401k Retirement Plan and roll in the Money Purchase Pension Plan
3. Adjourn