BPAS

Tailored solutions.
Real results.

BPAS is a national provider of retirement plans, benefit plans, fund administration, and collective investment trusts. We believe retirement and benefit plans should be easier and more effective, with less work for everyone. In fact, we've made it our business since 1973.

We simplify the complicated by delivering benefit-plan services that solve client challenges without the need to engage multiple providers. Our premier service model, combined with **full fee transparency** and conflict-free **open architecture** investments, provide the support, versatility, and experience clients can depend on:

- **A powerful combination of administration, technology, and investments** that make life easier for HR professionals—BPAS clients report saving up to 40% of their time as compared to previous administrators
  - Recordkeeper, third-party administrator, clearing firm, and asset custodian with a single point of contact for simplicity and accountability
  - A **single system for recordkeeping and trust/custodial services** eliminates duplication and dealing with multiple providers
  - **180/360-payroll integration** for fast and easy data transmission
  - Easy online account management anywhere, anytime
- **Direct access to experienced professionals** who simplify the process, automate routine tasks, take ownership over administrative matters, and make life easier:
  - Dedicated fully-credentialed plan consultants for a **single point of contact**
  - More than 30 credentialed actuaries
  - Expertise and guidance with plan design, compliance, service, and more
  - U.S.-based participant service center staffed by friendly, knowledgeable people ready to lend a helping hand
- **Industry-leading employee engagement** led by a talented education team with an interactive online BPAS University and Financial Wellness Center
- **Partnerships** with financial intermediaries (Bank Trusts, investment advisors, broker dealers, mutual-fund families) and consultants across the nation
  - Placed in **Top 5 Recordkeepers by NAPA Advisors' Choice Awards** in multiple markets and categories for 4 consecutive years
  - Full range of plan sizes and types, from start-up to $500 million in assets, and from 1 to more than 15,000 participants
- **Stability** as a well-established financially-stable subsidiary of Community Financial Systems, Inc. (NYSE: CBU) means no buyouts or mergers

BY THE NUMBERS

10,375
plans

$132 billion
in trust assets

$1.3 trillion
in fund administration

980,000
participants

96%
client satisfaction rating*

*2025 BPAS Client Survey

Save time, reduce headaches, and truly help employees save for the future.
The road to financial security starts here.

All-in-one benefit and retirement solutions—simple, smart, and trusted.

Workplace Retirement Plans	• Administration, recordkeeping, and custody for Defined Contribution retirement plans — **401(k), 403(b), PR 1081 Plans, ESOP/KSOP, Taft-Hartley, Prevailing Wage, 457, and specialty plans** — Multiple employer plans and trusts (MEP, MET, and PEP) — Auto enrollment/auto escalation • **Bundled and unbundled options** • Full loan administration and continuation services • 3(16) fiduciary services
Actuarial & Pension Services	• **DB 360 Fully Bundled Pension Services:** includes actuarial, benefit administration, participant, fiduciary, custodial, and payer services • **PensionEase Benefit Administration Outsourcing** with recordkeeping, distribution processing, event notifications, participant-direct services, and a custom web portal • Consulting and expertise by team of **enrolled actuaries** • **Cash balance** and non-qualified plans • Creative plan design TPA services
Health & Welfare Plans	• **VEBA/115 Trusts** with daily valuation recordkeeper, administrator, clearing firm, actuary, claims processing, and custodial services under one roof • **Consumer-Driven Plans** including Flexible Spending Accounts, Health Reimbursement Arrangements, Transportation Plans, and Health Savings Accounts (HSA) • **COBRA Administration**
Health Benefits Consulting	• **Health plan benefit strategy and design** • RFP management and contract negotiation • **Retiree Health and Medicare Advantage** plans • Consulting and expertise by team of enrolled actuaries • Data analytics, plus actuarial and risk management including stop loss, plan modeling, and rate development
Fiduciary	• **ERISA 3(38)** investment management • **ERISA 3(21)** investment advisory services • Experienced in Defined Benefit, Cash Balance, 401(k), 401(a), 403(b), 457(b)/(f), Taft-Hartley, Davis-Bacon, PR 1081, VEBA/115 Trusts, and HSA Plans
IRA	• **IRA outsourcing** and expertise with pre-tax and Roth options • Bundled IRA solutions to help financial advisors and trustees offer a low-cost IRA • **AutoRollovers, an IRA for terminated participants subject to mandatory distributions**
Institutional Trust	• Premier technology platform for **trading, settlement, and position reconciliation** • Custody, trustee, and/or discretionary investment services • Fund administration • Administration, valuation, and accounting • Transfer agency • **Collective Investment Trusts/Funds (CIT/CIF)**
Advisor Coaching	• Professional coaching and consulting services for financial advisors and organizations • Specialty coaching services include: Strategic Planning, Staffing & Compensation, Operations, Financial Management, Culture, Leadership Development, Client Acquisition, Branding & Marketing, Succession Planning

Benefit solutions that save time, cut complexity, and support long-term success.

One team. Endless expertise.

Let's Talk.

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