BPAS

One Company. One Call.

BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trust services. We make it our mission to simplify the complicated by delivering benefit-plan services that solve client challenges with the convenience of one company, one call.

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. 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 unique, vertically integrated solution** where BPAS is the recordkeeper, third-party administrator, clearing firm, and asset custodian — simplicity and accountability, with a single point of contact
- **A powerful combination of administration, technology, and investments** that simplify life for HR:
  - BPAS clients report a **40% time savings** over previous administrators
  - 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
  - Secure web portals, mobile app, and on-demand reporting make account management a breeze for plan sponsors and participants
- **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** for 2022 and 2023 in multiple categories and across all markets, micro to mega
  - 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 Bank Systems, Inc. (NYSE: CBU) means no buyouts or mergers

BY THE NUMBERS

5,800
plans

$110 billion
in trust assets

$1.3 trillion
in fund administration

810,000
participants

95%
client satisfaction rating

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

One Company. One Call.	Only BPAS can deliver expertise in all facets of investments, retirement plans, and employee benefits.
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
Health & Welfare Plans	• **VEBA HRA and 115 Trust** 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, and Transportation Plans • Roadways **Health Savings Accounts (HSA)** with first-dollar investing • Mobile app and free debit card • **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 HRA, and HSA Plans
IRA	• **IRA outsourcing** and expertise with pre-tax and Roth options • **AutoRollovers** • IRARewards (funded with cash-back earned from shopping and travel)
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)**

Benefit plans don't have to be complicated. With so many experts under one roof, BPAS is uniquely positioned to help design and service solutions that work.

We should talk.

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