



One partner. Smarter benefits.

**Better results.**

At BPAS, we believe benefit plans should work harder for the people they serve—not create more complexity. For more than 50 years, we've been redefining what it means to be a benefits partner. We bring retirement plans, employee benefits, and institutional trust solutions that combine deep expertise, transparent service, and a people-first approach to make benefit plans easier, smarter, and more effective for everyone involved.

## One Partner for Everything That Matters

A fully integrated model that combines administration, recordkeeping, investments, and trust services in one seamless platform. The result: fewer handoffs, greater accountability, and a dedicated team fully invested in your success.

- Conflict-free open architecture and full fee transparency so you never have to question who we're working for: you
- A powerful combination of administration, technology, and investments that makes life easier for HR professionals
  - Secure portals, payroll connectivity, real-time reporting, and mobile access that streamline benefit administration for employers and enhance the participant experience—BPAS clients report saving up to 40% of their time as compared to previous administrators

## Real Experts. Real Relationships.

Our benefit plans are simpler, smarter, and more effective for everyone involved, thanks to our unmatched expertise, transparent service, and people-first approach.

- A single point of contact means clients don't call a help desk—you call people who know your plan, understand your goals, and take ownership of the details
- Credentialed actuaries and plan consultants bring expertise and guidance with plan design, compliance, service, and more
- Industry-leading employee engagement led by a professional education team along with an interactive online education center
- U.S.-based participant service center staffed by friendly, knowledgeable people ready to lend a helping hand

As a financially stable subsidiary of Community Financial Systems, Inc. (NYSE: CBU), BPAS isn't chasing buyouts or mergers. We've been growing steadily since 1973 and we're here for the long haul.

## By the Numbers

10,375  
Plans

\$132 billion  
Trust Assets

\$1.3 trillion  
Fund Administration

980,000  
Participants

96%  
Client Satisfaction Rating  
(2025 client survey)



*Built on trust. Focused on people.*





*We partner with financial professionals, and employers across the nation to deliver all-in-one retirement, benefit, and trust solutions—  
simple, smart, and reliable.*

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| <b>Retirement Plans</b>              | <p><b>Defined Contribution Plans</b></p> <ul style="list-style-type: none"><li>• 401(k), 403(b), PR 1081 Plans, ESOP/KSOP, Taft-Hartley, Prevailing Wage, 457, specialty plans, and multiple employer plans and trusts (MEP, MET, and PEP)</li><li>• Auto enrollment/auto escalation</li><li>• Bundled and unbundled options</li><li>• 3(16) fiduciary services</li></ul> <p><b>Defined Benefit Plans</b></p> <ul style="list-style-type: none"><li>• DB 360 fully bundled pension solution (actuarial, benefit administration, participant, fiduciary, custodial, and payer services)</li><li>• PensionEase Benefit Administration Outsourcing (recordkeeping, distribution processing, event notifications, participant-direct services, and a custom web portal)</li><li>• Cash balance and non-qualified plans</li><li>• Creative plan design TPA services</li></ul> <p><b>Actuarial</b></p> <ul style="list-style-type: none"><li>• Consulting and expertise by team of enrolled actuaries</li><li>• ERISA and non-ERISA plans, single employer, multi-employer, municipal, and church plans</li><li>• Large plan and tax-deferred plan solutions</li><li>• Funding and GAAP valuations and reporting</li><li>• Government filings and ongoing compliance support</li><li>• Audit support, including liability calculations and reconciliations</li></ul> <p><b>IRA</b></p> <ul style="list-style-type: none"><li>• IRA outsourcing with pre-tax and Roth options</li><li>• Bundled IRA solutions to help financial advisors and trustees offer a low-cost IRA</li><li>• AutoRollovers for terminated participants subject to mandatory distributions</li></ul> |
| <b>Employee Benefits</b>             | <ul style="list-style-type: none"><li>• 401(h) retiree trust solutions</li><li>• COBRA administration</li><li>• Integrated consulting and actuarial expertise</li><li>• Flexible Spending Accounts (FSA) and Health Reimbursement Arrangements (HRA)</li><li>• Health Savings Accounts (HSA) with first-dollar investing</li><li>• VEBA/115 Trusts with daily valuation recordkeeper, administrator, clearing firm, actuary, claims processing, and custodial services under one roof</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Institutional Trust Solutions</b> | <p>Trusted oversight and flexible solutions backed by our subsidiary companies:</p> <ul style="list-style-type: none"><li>• GTC - Global Trust Company</li><li>• Hand Benefits &amp; Trust</li><li>• BPAS Trust company of Puerto Rico</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Advisor Coaching</b>              | <ul style="list-style-type: none"><li>• Professional coaching and consulting services for financial advisors and organizations</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

**Retirement and benefit plans don't have to be complicated.**  
**See how BPAS solutions save time, cut complexity, and support long-term success.**