



## One Company. One Call.



BPAS is a national provider of retirement plans, benefit plans, fund administration, and institutional trusts. We offer a range of services that simplify the complicated nature of retirement and benefit plans without the need to engage multiple providers.  
*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. 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

**4,500**  
retirement plans

**\$110 billion**  
in trust assets

**\$1.3 trillion**  
in fund administration

**620,000**  
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.**

<b>One Company. One Call.</b>	Only BPAS can deliver expertise in all facets of investments, retirement plans, and employee benefits.
<b>Workplace Retirement Plans</b>	<ul style="list-style-type: none"> <li>Administration, recordkeeping, and custody for Defined Contribution retirement plans               <ul style="list-style-type: none"> <li>— <b>401(k), 403(b), PR 1081 Plans, ESOP/KSOP, Taft-Hartley, Prevailing Wage, 457, and specialty plans</b></li> <li>— Multiple employer plans and trusts (MEP, MET, and PEP)</li> <li>— Auto enrollment/auto escalation</li> </ul> </li> <li><b>Bundled and unbundled options</b></li> <li>Full loan administration and continuation services</li> <li>3(16) fiduciary services</li> </ul>  
<b>Actuarial &amp; Pension Services</b>	<ul style="list-style-type: none"> <li><b>DB 360 Fully Bundled Pension Services:</b> includes actuarial, benefit administration, participant, fiduciary, custodial, and payer services</li> <li><b>PensionEase Benefit Administration Outsourcing</b> with recordkeeping, distribution processing, event notifications, participant-direct services, and a custom web portal</li> <li>Consulting and expertise by team of <b>enrolled actuaries</b></li> <li><b>Cash balance</b> and non-qualified plans</li> </ul>
<b>Health &amp; Welfare Plans</b>	<ul style="list-style-type: none"> <li><b>VEBA HRA and 115 Trust</b> with daily valuation recordkeeper, administrator, clearing firm, actuary, claims processing, and custodial services under one roof</li> <li><b>Consumer-Driven Plans</b> including Flexible Spending Accounts, Health Reimbursement Arrangements, and Transportation Plans</li> <li>Roadways <b>Health Savings Accounts (HSA)</b> with first-dollar investing</li> <li>Mobile app and free debit card</li> <li><b>COBRA Administration</b></li> </ul>
<b>Health Benefit Consulting</b>	<ul style="list-style-type: none"> <li><b>Health plan benefit strategy and design</b></li> <li>RFP management and contract negotiation</li> <li><b>Retiree Health and Medicare Advantage</b> plans</li> <li>Consulting and expertise by team of enrolled actuaries</li> <li>Data analytics, plus actuarial and risk management including stop loss, plan modeling, and rate development</li> </ul>
<b>Fiduciary</b>	<ul style="list-style-type: none"> <li><b>ERISA 3(38)</b> investment management</li> <li><b>ERISA 3(21)</b> investment advisory services</li> <li>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</li> </ul>
<b>IRA</b>	<ul style="list-style-type: none"> <li><b>IRA outsourcing</b> and expertise with pre-tax and Roth options</li> <li><b>AutoRollovers</b></li> <li>IRARewards (funded with cash-back earned from shopping and travel)</li> </ul>
<b>Institutional Trust</b>	<ul style="list-style-type: none"> <li>Premier technology platform for <b>trading, settlement, and position reconciliation</b></li> <li>Custody, trustee, and/or discretionary investment services</li> <li>Fund administration</li> <li>Administration, valuation, and accounting</li> <li>Transfer agency</li> <li><b>Collective Investment Trusts/Funds (CIT/CIF)</b></li> </ul>

**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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