



Your Road
to Retirement
let's get rolling



At BPAS, we believe that retirement and benefit plans don't have to be complicated. We provide resources so you can empower yourself with the knowledge and tools necessary to achieve your financial goals and secure a stable future! It's never too late to start building a solid financial foundation, so why not begin today? BPAS is here to help you along the way!

Navigation Tools & Resources

- Superior technology and service with secure online account management from anywhere, any time
- BPAS University Online Learning and Financial Wellness Center:
 - Explore at your pace at u.bpas.com
 - Multi-media tools, videos, FAQs, and more
 - Risk questionnaire and planning calculators
 - Dynamic MileMarker projection tool for personalized modeling
 - Guides, tips, and tricks along the road to financial security

Participant Services

- Experienced, highly trained, U.S.-based team of representatives available Monday through Friday from 8 a.m. to 8 p.m. ET
 - Request a call-back when it's convenient for you
 - Bilingual representatives and options
- Secure email options and voice messaging
- Help when you need it with account-related distributions, rollovers, loans, beneficiaries, contributions, and more

A Curated Menu of Investment Options

- Professionally selected line-up encompassing low-cost, well-diversified mutual funds and collective investments
- All funds trade without commissions; complete fee transparency
- Regular market-condition reports and commentaries to keep you on track

Whether retirement is just around the corner or down the road, we'll be there to guide you every step of the way.

A Reliable Partner

BPAS, founded in 1973, is a national provider of retirement and benefit plans, fund administration, and institutional trust services. It operates as a subsidiary of Community Financial Systems, Inc. (CFSI, NYSE: CBU) and is a major player in the U.S. retirement plan industry.

By the Numbers:

- 980,000 plan participants
- \$132 billion in trust assets
- \$1.3 trillion in fund administration
- 480 employees
- 17 offices across the U.S. and Puerto Rico

Trusted:

CEFEX certified by Broadridge Fi360 Solutions for operational excellence and commitment to safeguarding customer interests across the full range of retirement plan services.



Voted Top 5 Recordkeepers in Advisors' Choice Awards



 866.401.5272  u.bpas.com

