



An economical Safe Harbor IRA solution featuring high-yielding cash investments.

**You're going to love this!**



*Reunite thousands of participants with their corporate nest eggs after employment termination or plan termination due to bankruptcy*

### One-Stop Solutions

- Fully compliant with Safe Harbor
- **Works with all platforms**
- Online reporting, monitoring, and **24/7 account access**
- Competitive default investment designed to preserve principal
- Professionally screened and monitored mutual fund offering
- Simplified Plan Sponsor agreements: one agreement per plan covers all rollovers
- **Live US-based customer service support** from 8 a.m. – 8 p.m. ET, plus a full voice response unit

### Saves Time & Money

- Low annual recordkeeping fees
- Accelerated distributions so plan sponsors have **fast access to forfeitures** associated with non-vested dollars
- No future disclosure requirements for distributed accounts
- **Minimized delays** in locating lost participants upon plan termination
- **Lower administrative costs** based on number of participants, including the government's PBGC (Pension Benefit Guaranty Corporation) premiums

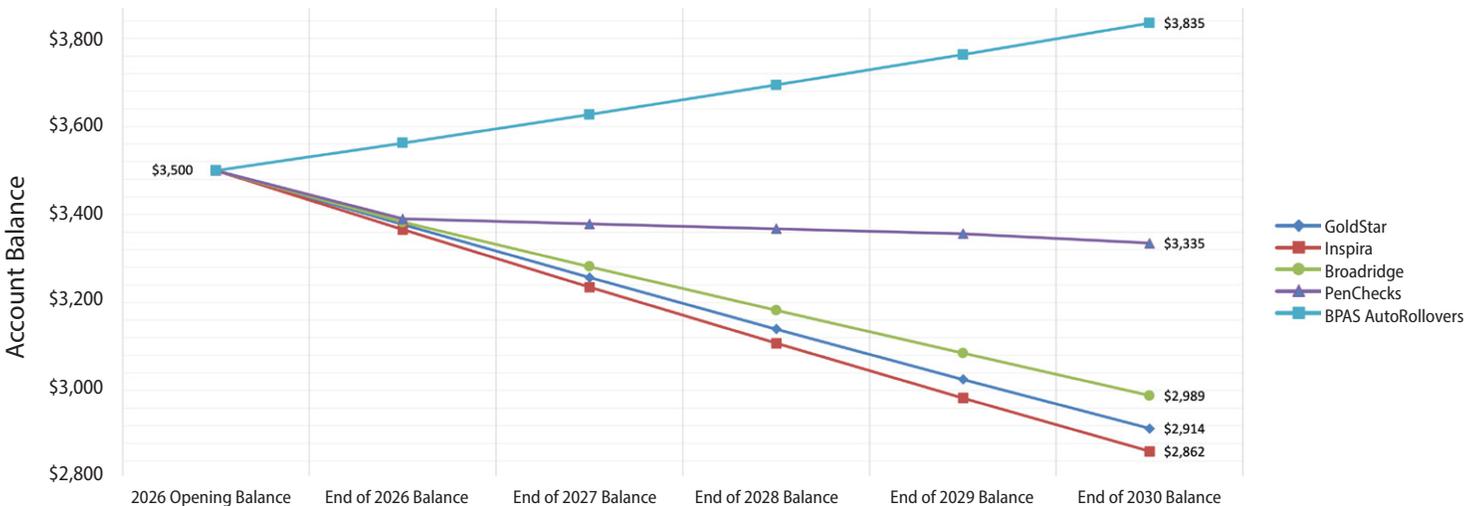
### Easy & Profitable

- Earn a **generous commission** on accounts greater than \$200: \$25 in year one; \$15 thereafter
- Enjoy **low fees, high yield** with a highly competitive default investment yielding 4.00% net (effective through December 31, 2026). The 2025 money market returns averaged 3.92%<sup>1</sup>
- A best-in-class offering of institutional, low-cost index and target date funds with **no investment minimums or trading fees**

<sup>1</sup>Morningstar US Fund Money Market - Taxable

## AutoRollovers is a Win-Win Solution for Recordkeepers, TPAs and Clients Across the Nation

Projected IRA Account Growth (5-Year) - Indexed to Yield and Fees



**i** If you refer 500 accounts (greater than \$200) per year to AutoRollovers for the next 5 years, you'll earn \$137,500 in commissions!



# Frequently Asked Questions

## Why Should I Use AutoRollovers?

AutoRollovers provides a no-cost, streamlined account set-up process that has clients and participants bragging. Plan sponsors enjoy not having to complete paperwork for every forced distribution and TPAs are raving about our simple processes.

*What online resources are available for participants to make elections (investment elections, fund transfers, request distributions, rollover to another entity, etc.)?*

A cornerstone of the BPAS AutoRollovers program is our powerful, full-service client account website. It's available 24/7 and offers account owners a wide range of secure, on-demand activities including, not limited to:

- Roadways Mile Marker Interactive Planning Tool
- Financial Wellness Tools
- Account Summary
- Resource Center
- Transaction Capabilities (investment transfers, account rebalance, ACH contribution, etc.)
- Account History and Statements
- E-Signature / Distribution Request
- Disbursement Status

Participants also get our **free BPAS University (BPAS U) app** that includes:

- Free educational multimedia planning tools and resources
- On-the-go webcasts featuring coaches, guest speakers, and panelists
- The ability to “test their knowledge” on a variety of personal finance topics, and more.



Visit [u.bpas.com](http://u.bpas.com) for more details.

*Where are the call centers located, and what are the hours of operation Service? Is call center support available in Spanish?*

With BPAS, participants have access to our fully staffed Service Centers located in Utica, NY; Houston, TX; and San Juan, PR. In addition, we have multiple Participant Services Representatives working from their homes throughout the continental U.S. With such a geographically diverse staff, we're able to respond to participant calls from 8 a.m. to 8 p.m. ET Monday through Friday. In addition, we staff a number of bilingual Service Representatives who are able to answer calls in both Spanish and English.

## Service You Can Trust

AutoRollovers is a BPAS service. We have been providing IRA outsourcing solutions to banks, trust companies and credit unions since 1997 so we know what we're doing. We currently handle IRA rollovers for thousands of Plan Sponsors in partnership with Recordkeeper/TPA partners across the U.S.

BPAS, a wholly owned subsidiary of Community Financial System, Inc. (NYSE: CBU), is a national provider of retirement plans, IRAs, benefit plans, fund administration, and collective investment trusts. We support 6,100 retirement plans, \$110 billion in trust assets, \$1.3 trillion in fund administration, and more than 910,000 participants across the nation. With our breadth of services, depth of creative talent, and financial resources, we are well positioned to help our clients solve their benefit plan challenges without the need to engage multiple providers. One company. One call.



Ready To Roll? Let's Connect.

**BPAS**

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