



Creative Plan Designs

Tailored to your needs



An unbundled consultative approach to retirement plan administration with experienced Plan Consultants and the flexibility to work with national recordkeepers. **Your life is about to get easier.**

PROOF IN NUMBERS

10,375

plans

\$132 billion

in trust assets

\$1.3 trillion

in fund administration

980,000

participants

96%

client satisfaction*

*2025 BPAS Client Survey



With more than 50 years of experience in retirement plan administration, the experts at BPAS can save you time, reduce liability, and ease stress for you and your team. Our Creative Plan Design services include:

- » A complete array of Defined Contribution (DC) plan services with **full-service third-party administration (TPA)**, including plan design, annual compliance testing, contribution calculations, processing of forfeitures, preparation of signature-ready Form 5500 and schedules, audit support, preparation of participant notices, and more
- » **Partnerships with recordkeeping providers and financial advisors across the nation** for a seamless service experience
- » **Simplified and customized administration** with worry-free, experienced support, expertise, and ongoing reliable administration and compliance
- » **Direct access to experienced professionals** who simplify the process, automate routine tasks, take ownership over administrative matters, and make life easier:
 - BPAS clients report a **40% time savings over previous administrators**
 - Dedicated **experienced plan consultants** for a single point of contact
- » **Expert consulting** including custom programs tailored for plan sponsors, access to actuaries for Cash Balance/Defined Benefit combo plans, as well as non-qualified and supplemental executive plans



With premier administration, expert consulting, and recordkeeping partnerships across the nation, we'll save you time and make your life easier.



"The BPAS staff is the best regarding their understanding of our company's needs, the creative plan they designed, and their timeliness in fulfilling expectations. Great service!"

BPAS delivers a complete array of Creative Plan Design services tailored to your needs

	Plan Setup and Document Restatement: Corporate Resolution, Plan Document and Trust Agreement, Summary Plan Description, and Plan Amendments
	Expert Consulting and Plan Design: Dedicated Plan Consultant who knows you and knows your plan
	Employer Contribution Calculations for all employer source types, including complicated calculations like New Comparability and Social Security integration
	Annual Asset and Census Reconciliation
	Loans: Assist with set up and administration of loans (if available in the plan) and participant distributions
	Assured Compliance: <ul style="list-style-type: none"> » Annual Compliance Testing » Prepare a Valuation Report detailing contributions and test results » Partial-year tests, projections and illustrations, or extraordinary projects (including IRS self-correction programs, IRS and Department of Labor (DoL) audits, examinations, or investigations) as needed
	Year-End Reporting: (if applicable) <ul style="list-style-type: none"> » Prepare and provide annual signature-ready Form 5500 and related schedules » Prepare and provide Summary Annual Report for distribution to participants » Provide audit support and formal audit package, if required
	Partnerships with recordkeepers, financial advisors, and payroll companies across the nation
	Secure, Convenient Web Portal for plan sponsors
	Peace of Mind

Customized creative plan designs with a powerful combination of service and administration to **simplify your life and save you time.**



Let's talk.



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SERVICES: Workplace Retirement Plans | Actuarial & Pension | Health Benefit Consulting | IRA | VEBA/115 Trust | Health & Welfare Plans
Fiduciary | Collective Investment Funds | Fund Administration | Institutional Trust | Advisor Coaching

SUBSIDIARIES: BPAS Trust Company of Puerto Rico | Global Trust Company | Hand Benefits & Trust | NRS Trust Product Administration